Journal of Housing

REHABILITATION

MAY 1959

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FATHER PAUL C. PERROTTA,
a commissioner of the Providence Housing Authority for some 20 years, is the author of a recently published book entitled, *Pope John XXIII, His Life In Character*. A member of the Dominican Order, Father Perrotta, O.P., is a university professor of philosophy, currently teaching in New Jersey. Books previously authored by Father Perrotta are *The Life of Blessed John of Vercelli* and *Catechism on Religious State*.

MARIE C. McGUIRE
was one of five women honored with "Headliner" awards April 17 by the San Antonio chapter of Theta Sigma Phi, national sorority for women in journalism. Basis of the distinction: Mrs. McGuire's pioneering work in developing housing and related facilities for the aged in that city (see October 1958 JOURNAL, page 325). Also cited in a newspaper report of the event was her role as executive director of the San Antonio Housing Authority in heading up ". . . the largest program of this kind in the country under the directorship of a woman." Mrs. McGuire, long-active in NAHRO, is a member of the current Board of Governors.

RICHARD L. BECK,
former assistant director for redevelopment of the Huntsville, Alabama housing authority, has taken a new position as urban renewal consultant to the city of Louisville. Here, Mr. Beck is working as consultant to the mayor on redevelopment of the west end of the city and planning for the development of civic and medical center projects. He is also supervising planning and work of the department of building and housing inspection. Prior to the Huntsville appointment, Mr. Beck served as executive director of the Roanoke Redevelopment and Housing Authority.

R. C. DesMARTEAU
has been named director of urban renewal for the Wichita, Kansas urban renewal agency. Mr. DesMarteau comes to his new post from the Kansas City, Missouri Redevelopment Authority, where he had served since 1953.

NEIL A. McLAUGHLIN,
treasurer and civic supporter for over 21 years of the Erie, Pennsylvania housing authority, died on February 28 at the age of 62. Mr. McLaughlin was a veteran of World War I military service overseas. On his return to Erie and during a lifetime of public service, he served in various city posts, including chief city plumbing inspector, treasurer of the sewer authority, and director of schools.

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May 1959
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Publication of the
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John D. Lange, Executive Director

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REHABILITATION ISSUE

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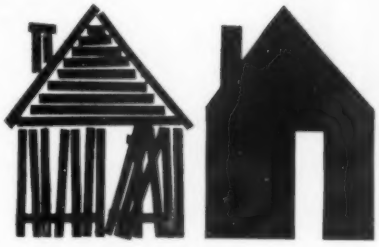

"SAVING CITIES THROUGH REHABILITATION AND CONSERVATION"—

Back in February 1953, the JOURNAL OF HOUSING began featuring the above headline and has used it regularly every month or two since for the past six years. What has been reported under that heading is how cities have slowly but surely been stepping up the pace in their efforts to hang onto their existing housing through the adoption and enforcement of housing codes and through publicly sponsored programs of neighborhood rehabilitation and conservation. This issue of the JOURNAL demonstrates that the pace has changed from a halting limp to a pretty firm walking gait. The signs seem to be that rehabilitation is well on the way to becoming a real part of the urban renewal program.

What the JOURNAL has sought to do in this issue is report the news —the rehabilitation news being made in all parts of the country. There has been no attempt to include probing "think pieces" or evaluative comment or long looks ahead. What's reflected here are the numerous approaches there are to getting a job started and keeping it going. Some of the news items reveal how federal funds have opened the way for rehabilitation, through Title I renewal grants or through the special mortgage insurance aids of the Federal Housing Administration. Some of the items may give encouragement to the private investor to get into rehabilitation. Others will demonstrate the indispensable role of citizen participation in neighborhood conservation.

Rehabilitation is without any doubt the most complicated phase of the renewal program; it affects by far the largest portion of population of our cities; it will require the expenditure of by far the largest amount of money. Viewed against what's ahead, the picture of what's being done, as reported in this JOURNAL, may seem rather insignificant. But viewed against what was being done ten years ago, the stories in this JOURNAL evidence real progress and real hope for the future of rehabilitation in the "saving cities" drive.

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staff director of the Joint Congressional Committee on Washington Metropolitan Problems, came off a winner in March in the American Institute of Architects' sixth annual journalism award competition. Mr. Gutheim was awarded a $500 first prize in the magazine class for an article that appeared in *Harper's* in October 1958, on New York City's Lincoln Performing Arts Center, focal point of the big Lincoln Square redevelopment project (see March 1958 JOURNAL, page 97). The award, noted the jury, honored Mr. Gutheim not only ". . . for an outstanding work of architectural criticism," and a ". . . highly perceptive analysis of Lincoln Center, but for raising questions about the design of cultural centers everywhere."

FATHER PAUL C. PERROTTA,
a commissioner of the Providence Housing Authority for some 20 years, is the author of a recently published book entitled, *Pope John XXIII, His Life In Character*. A member of the Dominican Order, Father Perrotta, O.P., is a university professor of philosophy, currently teaching in New Jersey. Books previously authored by Father Perrotta are *The Life of Blessed John of Vercelli* and *Catechism on Religious State*.

MARIE C. McGUIRE
was one of five women honored with "Headliner" awards April 17 by the San Antonio chapter of Theta Sigma Phi, national sorority for women in journalism. Basis of the distinction: Mrs. McGuire's pioneering work in developing housing and related facilities for the aged in that city (see October 1958 JOURNAL, page 325). Also cited in a newspaper report of the event was her role as executive director of the San Antonio Housing Authority in heading up ". . . the largest program of this kind in the country under the directorship of a woman." Mrs. McGuire, long-active in NAHRO, is a member of the current Board of Governors.

RICHARD L. BECK,
former assistant director for redevelopment of the Huntsville, Alabama housing authority, has taken a new position as urban renewal consultant to the city of Louisville. Here, Mr. Beck is working as consultant to the mayor on redevelopment of the west end of the city and planning for the development of civic and medical center projects. He is also supervising planning and work of the department of building and housing inspection. Prior to the Huntsville appointment, Mr. Beck served as executive director of the Roanoke Redevelopment and Housing Authority.

R. C. DesMARTEAU
has been named director of urban renewal for the Wichita, Kansas urban renewal agency. Mr. DesMarteau comes to his new post from the Kansas City, Missouri Redevelopment Authority, where he had served since 1953.

NEIL A. McLAUGHLIN,
treasurer and civic supporter for over 21 years of the Erie, Pennsylvania housing authority, died on February 28 at the age of 62. Mr. McLaughlin was a veteran of World War I military service overseas. On his return to Erie and during a lifetime of public service, he served in various city posts, including chief city plumbing inspector, treasurer of the sewer authority, and director of schools.

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REHABILITATION ISSUE

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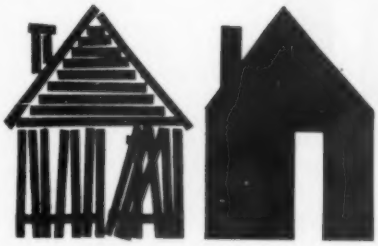
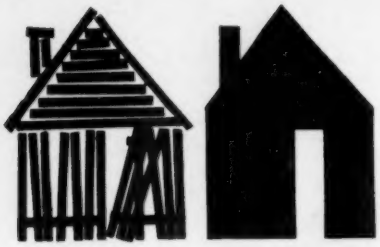


"SAVING CITIES THROUGH REHABILITATION AND CONSERVATION"—

Back in February 1953, the JOURNAL OF HOUSING began featuring the above headline and has used it regularly every month or two since for the past six years. What has been reported under that heading is how cities have slowly but surely been stepping up the pace in their efforts to hang onto their existing housing through the adoption and enforcement of housing codes and through publicly sponsored programs of neighborhood rehabilitation and conservation. This issue of the JOURNAL demonstrates that the pace has changed from a halting limp to a pretty firm walking gait. The signs seem to be that rehabilitation is well on the way to becoming a real part of the urban renewal program.

What the JOURNAL has sought to do in this issue is report the news —the rehabilitation news being made in all parts of the country. There has been no attempt to include probing "think pieces" or evaluative comment or long looks ahead. What's reflected here are the numerous approaches there are to getting a job started and keeping it going. Some of the news items reveal how federal funds have opened the way for rehabilitation, through Title I renewal grants or through the special mortgage insurance aids of the Federal Housing Administration. Some of the items may give encouragement to the private investor to get into rehabilitation. Others will demonstrate the indispensable role of citizen participation in neighborhood conservation.

Rehabilitation is without any doubt the most complicated phase of the renewal program; it affects by far the largest portion of population of our cities; it will require the expenditure of by far the largest amount of money. Viewed against what's ahead, the picture of what's being done, as reported in this JOURNAL, may seem rather insignificant. But viewed against what was being done ten years ago, the stories in this JOURNAL evidence real progress and real hope for the future of rehabilitation in the "saving cities" drive.



OVER-ALL PICTURES

A BROAD LOOK AT REHABILITATION PROBLEMS

by RICHARD STEINER, Commissioner, Urban Renewal Administration*

What I am about to say on the matter of rehabilitation and conservation may remind you somewhat of Pollyanna. If so, I hope you will see me in the image of Pollyanna the incurable optimist, *not* of Pollyanna the insufferable "Glad Girl."

For, though I continue to be an optimist about what can be accomplished through rehabilitation and conservation, I also continue to observe many things that none of us can be glad about. Facing us are real and very serious problems.

I repeat that I am an optimist. I am sure that rehabilitation and conservation are indispensable elements in the formula for improving living conditions in our cities—and no less sure that we can make the formula work. I have the very strong conviction that we must succeed in preserving and upgrading the great bulk of our existing national housing inventory. And we *shall* extend the lives of almost innumerable aging and middle-aged residential neighborhoods. For we cannot afford to waste and lose this huge segment of our national wealth. We have no choice but to preserve it.

Having thus affirmed my belief in our capacity to attain this large objective, I shall now turn to a discussion of some of the serious obstacles that stand in the way of rehabilitating aging and middle-aged neighborhoods.

Shabby Practices

First of all, these problems have to be examined in a bright light. For we cannot expect to find solutions to problems before we can clearly identify them. One of the serious difficulties in proceeding with rehabilitation is that in many deteriorated areas we have to contend not only with shabby buildings but also with shabby practices. Here we find some of the most undesirable people in the real estate business and here we find concentrated some of the most undesirable real estate activities. We encounter exorbitant purchase-money mortgages with no sound relation to values and unconscionable sales contracts extending over many years. We see exploitation of every possible loophole in zoning ordinances, housing codes, and health regulations—as well as the inflammation of racial prejudices and the deliberate stimulation of discord for the sake of fast profits.

Another part of the problem is that those who attempt to correct this unhealthy situation, through the enactment of better codes or better enforcement of existing codes, all too often find themselves blocked—either directly or by more subtle means.

I realize, of course, that the vast majority of the men and women engaged in real estate refuse to have business and social relations with the kinds of chiselers I have just described. But I should like, before passing more specifically to the problems of rehabilitation in urban renewal projects, to leave the thought that we may never reach our goal unless the responsible members of the real estate profession give more attention to the need for outlawing the evil and destructive practices that obtain on its fringes. I urge realtors to give the most serious thought to this situation—and to insist that the various state real estate commissions be more sensitive to the public interest as it relates to their licensing and license-revoking functions. It is not enough to avoid the people and practices to which I refer—they must be stopped.

Federal Aid

The number of projects involving substantial rehabilitation for which the Urban Renewal Administration has contracted to provide direct federal financial assistance continues to grow. At last count, there were 18 in execution and 102 in planning, or a total of 120. We are watching all of these projects closely through our seven regional staffs, each one of which has at least one code-and-rehabilita-

**Article beginning on this page is a condensation and adaptation of a talk presented by Mr. Steiner before the Build America Better Committee, National Association of Real Estate Boards last fall*

tion specialist, and we are giving particular attention to the projects in execution.

With the appointment last fall of Leonard Czarniecki as the director of URA's rehabilitation and conservation branch, the whole rehabilitation front has been strengthened. Mr. Czarniecki came to us from Detroit, where for five years he had been executive secretary of the committee for neighborhood conservation and improved housing. His experience in coordinating city-wide operations will now be available, through the Urban Renewal Administration, to all American cities engaged in programs of rehabilitation and conservation.

We have also strengthened our emphasis on housing codes. The recently published *Local Public Agency Letter No. 160* provides that the locality shall have adopted a housing code or equivalent standards, together with building plumbing, and electrical codes, and shall have in effect an active program for the enforcement of such codes not later than the time of submission of Part I of an application for loan and grant. Though this is now established policy, it may be necessary in a few special cases to grant exceptions. As you know, the question whether a community has or does not have a housing code is not always susceptible of clear answer. The really important question is whether a community possesses those police powers for use in neighborhood rehabilitation and housing conservation that one would normally expect to find in a good housing code.

Obstacles

As we work more and more closely with more and more projects that are further advanced, some of the obstacles to success in rehabilitation projects are being more clearly revealed. I want to talk about some of these obstacles. We have, of course, made a good beginning in finding solutions for some of the problems. Others have largely eluded solutions up to now. Financing is a very touchy problem. So is achieving 100 per cent rehabilitation coverage within an area. And these two tough ones are closely related—some owners are prevented from giving full co-operation because their ability to finance is limited.

1—Public Improvements. We need to impress local officials and community leaders with the urgency, importance, and practicability of rehabilitating vast aging and middle-aged areas of our cities. It is important not only to talk and think about strong housing codes and their vigorous enforcement toward the end of eliminating substandard structures but also to give attention to those characteristics that make a neighborhood substandard. Attention must be given to those actions required of the community as well as to those actions demanded of individual property owners. To state it another way, if a property owner is required to put his physical plant in first class condition, the city must be prepared to do likewise. Streets with broken pavements—or without pavements at all—must be fixed. Adequate utility services, including street lighting, must exist.

If the tide of migration to the suburbs is to be checked, if we are really serious when we assure people that they can live in a better neighborhood without moving, through traffic must be curtailed and playgrounds provided. Not only must a city provide a first-class physical plant but it must also be prepared to provide first-class services—such as garbage collection, street cleaning, and policing—to what have traditionally been second- and third-class neighborhoods receiving second- and third-class municipal services.

It is becoming increasingly apparent that we need to give attention to special improvement or benefit assessment practices in rehabilitation areas. I realize, of course, that many views on this matter may be controversial and perhaps at variance with some of the thinking of your organization in the past. Nevertheless, I question very seriously whether property owners of limited means, compelled to make considerable expenditures on their own properties as part of the rehabilitation effort, should be further saddled with special assessments for public improvements necessary to overcome the past negligence of the community and local government.

It may be recalled that the administration housing bill last year recommended a new form of urban renewal activity known as the community renewal program. The objective is to encourage the individual community to measure more precisely its urban renewal problem and develop a more detailed plan of action carefully spread over a term of years and gauged to the locality's capacity for dealing with the problem. We believe very strongly that such activity would focus greater attention on the desirability and potentialities of the rehabilitation and conservation aspects of urban renewal.

2—Financing. We need a simple, easy-to-understand, easy-to-quote mechanism for financing improvements to private property. Or, perhaps what we need is simpler, easier-to-understand explanations of what we now have. The education of property owners in blighted areas is just not being done effectively—a sampling of property owners in one locality disclosed, for example, that about 75 per cent of those who had said they could not afford to make improvements were wrong in their belief. All they needed was guidance—information about readily available conventional financing, through such agencies as banks and savings-and-loan associations or through Federal Housing Administration-insured financing, and the knowledge that loans could be amortized over a long term of years.

I should say that there are three obvious ways to help remedy this situation. One is to simplify and possibly revise mechanisms—and both URA and FHA are exploring ways. Another is to put out shorter and simpler publications explaining the methods—and we are working on this matter too. The third remedy is to get out into blighted areas and talk to property owners—and whether or not it is the responsibility, in part, of the real estate and lending institutions to do this, I believe you will agree that it is desirable in the long run that it be done.

A very important experiment in financing—and one that already shows good results—is being carried out in a number of cities. To pick a handful, for their geographical

spread, we find in Baltimore, Miami, Memphis, and Oakland, nonprofit organizations doing a good job of fighting blight by lending money to property owners for rehabilitation purposes. I expect to see this idea spread to a considerable number of other cities. I hope, at the same time, that the elements of philanthropy and extra risk found in these pioneering experiments can be removed or minimized. We must have financing mechanisms that can be used with ease and on a large-scale basis. I am beginning to suspect we may need, for difficult cases, a new kind of standing mortgage payable upon liquidation of the property at death of the owner or upon sale.

3—Attracting Investors. We need to interest general contractors, home improvement contractors, and home builders in doing rehabilitation on a more massive scale. But if we are going to make contractors more eager for this kind of business, we shall have to do more to show them that it is the kind of business they can engage in profitably. This is partly a matter of education, of course, in the direction of providing information about the tremendous potential business volume and about loans and loan insurance. But it is probably as much a matter of simplifying procedures and streamlining the processing of applications and we of the Housing and Home Finance Agency recognize our primary responsibility in this direction. Another thing that would help is more sources of information in the actual areas of rehabilitation and we are encouraging local public agencies to set up more field offices to provide fuller on-site information. And it should go without saying that, through business self-policing or otherwise, good work, honest practices, and fair prices must be assured.

4—Citizen Participation. We need to know more about how to reestablish neighborhood spirit and morale. We need to know more about how to infuse hope, optimism, and enthusiasm into the lives of people who have accepted urban living grudgingly and with a despair and depression stemming from their sordid surroundings. Call it social psychology, call it neighborhood organization or what you will—in the Navy we used to call it "chaplain work." Whatever you call it, it is a very real part of getting the rehabilitation job done and the final measure of success is the willingness or unwillingness of property owners to assume additional debt.

5—Legal Simplifications. We need to have more certain answers to a host of legal questions:

Is it possible, through the police power, to enforce higher standards in a designated rehabilitation area than in other parts of a city?

How effective is the threat of eminent domain as an alternative to police power?

To what extent can code enforcement be based on aesthetics? We know that a property owner can be compelled to make improvements when conditions in his property threaten health and safety—but to what extent can he be compelled to improve his property because its condition adversely affects the value of his neighbor's property and the city's investment in the neighborhood?

Under what conditions can or should a local public agency, through eminent domain, take a property from an owner unable or unwilling to make repairs and sell it to a person who will do so or itself make the repairs and then sell it? In seeking our objective, how can we preserve the American concepts of home and private property rights and avoid practices that belong only in a police state?

These questions are just a few of the emerging legal problems.

Learning Together

The problem areas that I have outlined are not all-inclusive. But they are major areas of difficulty for all concerned in the work of conserving and upgrading the thousands of neighborhoods in many hundreds of cities that are afflicted or threatened with blight.

We are going through the learning process together. We are advancing our knowledge almost daily. We are gradually developing and testing techniques. We are moving in the right direction. And we will—planners, realtors, mortgage lenders, builders, local political and business leaders, federal agencies—work together toward the great end of achieving that thoroughly practical goal: a nation of slum-free cities.

HOUSE APPROVES $2.1 BILLION BILL

By a vote of 261-160, the House on May 21 approved a 2.1 billion dollar-plus omnibus housing bill (public housing subsidy expenditures not included in the price tag). The bill approved was essentially the same one that the House Rules Committee threatened for a time to squash. The Rules Committee last month deadlocked the measure but, as was predicted in the April JOURNAL (see page 117), reconsidered the action: in early May the bill was released for floor action but only on the condition that a bill embodying Administration proposals was acted on first. The Administration bill was defeated.

Through three days of debate on the House floor, the liberal bill survived maneuvers designed either to kill it or slice it down more nearly to the size of Administration proposals. It came out of the fray with some comparatively minor scratches and only one rather serious wound: an amendment requiring that all expenditures in the bill be covered by actual appropriations before the money can be spent. All in all, however, the action was considered a stunning victory for Democratic liberals.

Most hotly contested issues in the bill were urban renewal—Administration backers wanted the authorization cut down—and public housing—Administration backers wanted the authorization cut out. Both issues over-rode the opposition, with the proposal in each case remaining intact: *urban renewal*—a three-year, 1.5 billion dollar program; *public housing*—authority to use up the remaining 1949-act authorization at a rate of 35,000 units a year. Other provisions of the House-approved measure would liberalize Federal Housing Administration programs; replenish FHA's mortgage-insurance authority; set up a new 100 million dollar loan program for the elderly.

Next step toward final realization of a 1959 housing bill is a conference to iron out differences in the House-approved bill and the 2.5 billion dollar bill approved early this year by the Senate (see February JOURNAL, page 43).

IN UTAH: UNIQUE CASE BUT ALL THE USUAL PROBLEMS

by M. CARTER MCFARLAND, Director, Division of Economics and Program Studies, Housing and Home Finance Agency. The views are those of the author and not necessarily those of HHFA.

Just three miles south of Ogden, in the magnificent Utah Valley settled by Brigham Young and his flock, many people think a miracle of urban renewal has occurred. A rundown, rubbish-cluttered temporary war housing project—far down the road to blight—has been transformed into a well-planned and well-kept community of over 1300 modern homes and 6000 proud residents. That this job was accomplished by the residents themselves in the face of a discouraging array of obstacles gives the story of Washington Terrace elements of high drama and makes it a shining example of what can be done through voluntary rehabilitation under the urban renewal program. Washington Terrace, the fifth largest community in Utah, is the nation's first completed non-assisted urban renewal project.

The Past

Washington Terrace came into being in 1942. It was a war housing project built under the Lanham Act to provide temporary housing for workers at a nearby arsenal, at the Hill Air Force base, at the United States Navy base in Clearfield, and at the Utah general depot in Ogden. The project consisted of 1400 temporary units placed on 252 acres of land. The government had planned to demolish Washington Terrace when the war emergency was over.

However, at the end of the war the shortage of housing in and around Ogden was still acute. While their homes were substandard and the neighborhood run down, to the residents of Washington Terrace, the demolition of the project seemed out of the question. They had no place to go.

To save their homes, the tenants formed themselves into a nonprofit housing corporation for the purpose of buying Washington Terrace from the Public Housing Administration. The purchase was consummated in 1950 at a price of 2.25 million dollars—but only after PHA and Weber County had imposed requirements that steps be taken to refurbish the project. Because the lot sizes did not meet county standards, the tenants also agreed to undertake a long-range program to relocate their units on lots of adequate size. Immediately after becoming owners, the residents went at the job of fulfilling their commitments with a will. Indeed, the goals they set for the improvement of their community far exceeded the requirements imposed upon them or what most observers would have considered realistic.

Changing Washington Terrace

In the years that followed, additional land was acquired and the entire community was replanned. Streets and parking space, as well as recreational and commercial areas, were built. An up-to-date water system was constructed. The old units were moved to new, more spacious

lots; placed on newly poured foundations; and substantially remodeled. Duplex units, of which there were 635, had to be cut in two in the process.

In addition to the development of new lots and the construction of the new foundations, the remodeling consisted of the installation of new plumbing, wiring, and heating; putting on new siding; refinishing interiors; and enlarging some rooms. Before rehabilitation, most of the units were selling for less than $1000. The cost of the completed units ranged from $9400 for a two-bedroom house with no basement to $12,300 for a three-bedroom house with a full basement. After the rehabilitation project was completed, the units were worth $2000 more than their cost, according to a competent appraiser.

In addition, a volunteer fire department was created and equipped, arrangements were made with Weber County for the provision of police protection and the construction of schools, and an elaborate recreation program was established.

OVER-ALL PICTURE: OGDEN, UTAH

The residents provided their own local government on the city manager plan, with the board of directors of the corporation becoming the city council and the chairman of the board becoming the mayor. Washington Terrace is not yet incorporated but studies are now under way looking toward that goal. What's more, all of this work was done on a pay-as-you-go basis and the community has no bonded indebtedness.

Morale

The physical refashioning of a dilapidated war housing project into a well-planned, well-constructed, and well-serviced community is not the whole story. The spirit of the people has been transformed by their new surroundings and their pride in what they have accomplished. As a war housing project, Washington Terrace was deteriorating rapidly through tenant neglect and vandalism. The place had a bad name. Today, the houses are immaculate, the yards well kept and constantly cultivated. Nearly every resident has a do-it-yourself improvement project under way.

The social tone of Washington Terrace has shown marked improvement, too. A statement from former Sheriff Wade of Weber County tells the story: ". . . in 1947 . . . Washington Terrace was considered the hot bed of juvenile crime in the county. After the subdivision program got under way and people began owning their own homes, crime in the Terrace started on the down grade. In 1955 . . . Washington Terrace had less delinquency and law violation per capita than any community in the county. It was brought about by the people themselves in cooperation with their manager, town board and law enforcement officers. Recreational facilities, church activities and civic pride all contributed to the wonderful and noticeable progress made."

What Is Demonstrated

While unique in many ways, the success story of Washington Terrace holds some illuminating lessons for communities throughout the country that are struggling to get neighborhood rehabilitation out of the idea stage into the action stage. The Washington Terrace rehabilitation took place under different circumstances and in a different setting than most urban renewal projects involving rehabilitation. The extent to which the individual structures were reconstructed as well as the fact that each dwelling was moved to a new site also set the Washington Terrace experience apart.

On the other hand, Washington Terrace faced and overcame problems that are common to every program of neighborhood rehabilitation in the country. Among them: (1) the creation and maintenance of the residents' desire to improve their homes and neighborhoods; (2) the development of a procedure for planning, estimating, and carrying out the physical improvements; (3) the establishment of a mechanism for financing the property rehabilitation within the means of the owners; and (4) the mobilization of the entrepreneurial resources required to give drive to the undertaking and to put the many technicalities involved in construction and financing into a simple "package" that the property owners could understand and to which they could respond.

One of the most striking things about the Washington Terrace story is the unity of spirit and purpose among the residents that was generated early and sustained throughout the long and frequently frustrating history of the project. A good deal of the credit must go to the dedicated and effective leadership that emerged from the ranks of the residents. George H. Van Leeuwen, president of the corporation's board of directors and Mayor of Washington Terrace, contributed drive, wisdom, patience, and perseverance. He was surrounded by many others equally able and dedicated to the common purpose. The techniques of citizen participation were also applied with rare skill. The residents were kept informed of goals and progress through a system of "court leaders" or block captains, as they are more commonly known; through a community newspaper; through town meetings; and other means.

It is difficult, also, to escape the conclusion that religion (many of the residents were Mormons) played a significant part in the community's unity of purpose, as well as in its capacity to reconcile the frequent and often bitter differences that arose. The fact that most of the residents, as well as the leaders, were working people of similar cultural background was undoubtedly also a factor. The average family income at Washington Terrace was about $6000 a year; that of the family head, less than $5000. The fact that the plan promised to provide the residents with a quality of house and community that many of them could not easily afford elsewhere must also have been a consideration.

The sustained and unified drive of the residents to improve their community was a vital ingredient in the accomplishments at Washington Terrace. The creation of something similar will be necessary if other urban renewal projects involving rehabilitation are to succeed.

Property Improvement Procedure

The job of rehabilitating over 1300 dwelling units, including their

removal to new sites, is a substantial one. The job was made more difficult by the necessity for providing interim housing for families whose units were being worked on. Having no precedents to draw from, the people of Washington Terrace arrived at a practical solution only after considerable trial and error. In 1951, the corporation engaged a firm of architects to draw up 11 basic house plans. These plans, with cost estimates, were taken to the residents. The residents were allowed to decide the extent of remodeling they desired, modifying the basic plans as they chose. The only requirements were that the work must conform with Federal Housing Administration standards and the county building codes.

The individualized, custom-built approach to the job was soon found unworkable. On the basis of experience with a few homes, the costs proved to be excessive. A new set of standard plans was developed, eliminating frills, and a contract negotiated with a general contractor to carry out the work. Commitments in line with the bids were received from FHA under its regular Section 203 program.

During 1955-56 the removal and remodeling of 199 homes were completed. Difficulties in securing financing and the default of the contracting firm brought the work to a halt again. At this point, Washington Terrace received the Housing and Home Finance Administrator's approval as a non-assisted urban renewal project. In the parlance of HHFA, a non-assisted project is one that is authorized to use FHA's special Section 220 mortgage insurance to finance the private rehabilitation of properties in the area but not to receive planning advances, loans, and capital grants from the Urban Renewal Administration.

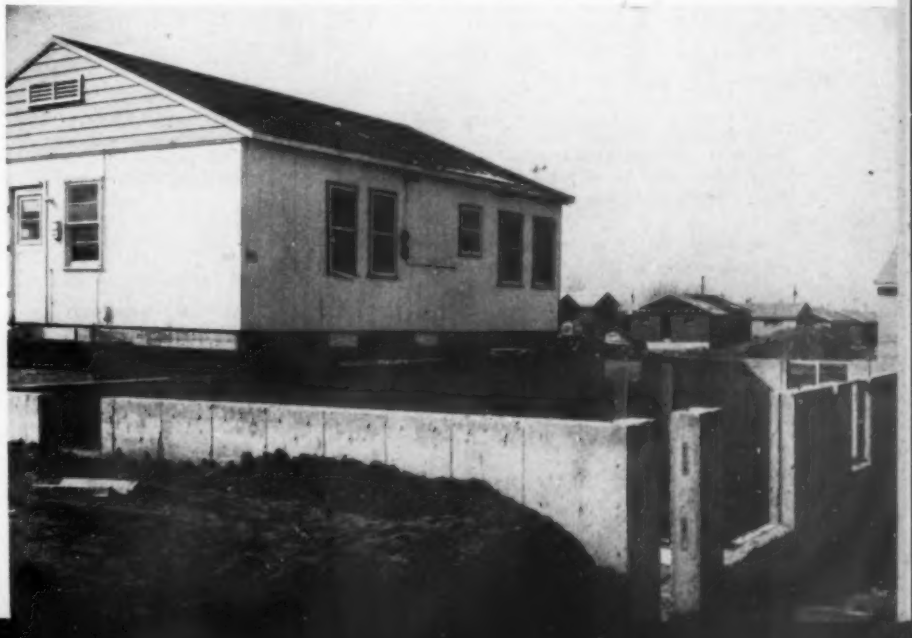
In the spring of 1956, a contract was entered into with M. Morrin & Son Company, an Ogden general contractor. With careful phasing of the work, tight scheduling of the activities of the 30 subcontractors, and strict adherence to a set of standardized plans, the Morrin firm was able to reach a rate of two completions a day. On July 19, 1957, the 664th home was completed and, by the end of 1958, the entire job was done.

The residents corporation provided temporary shelter for members whose units were being moved and remodeled. It did so by buying

A before-rehabilitation view of Washington Terrace, near Ogden, Utah

A Washington Terrace house being moved to a new site

At the new site, the house is lowered onto a new foundation



FEDERAL AID IN HOME FIXUP FIELD

From the following facts and figures can be gleaned an idea of how much help the federal government is giving home fixup efforts.

URBAN RENEWAL ADMINISTRATION PROJECTS INVOLVING REHABILITATION

(As of December 31, 1958)

	Assisted Projects*	Nonassisted Projects**
Localities	103	6
Projects	120	7
Total project acreage	27,593	882
Rehabilitation acreage	16,458 (59.4%)	882 (100%)
DUs to be retained	140,975 (64%)	5433 (91.4%)
DUs needing fixup	84,268 (64.6%)	3811 (70.1%)
Rehabilitation completed	1529 (1.8%)	1962 (51.5%)
Rehabilitation in process	1949 (2.3%)	184 (4.8%)
Rehabilitation not started	80,790 (95.9%)	1665 (43.7%)

*Assisted projects include 102 approved for planning and 18 approved for execution. The 18 projects under execution are in Little Rock, Oakland, Denver, New Haven, Augusta, Chicago Heights, Detroit, Kansas City, St. Charles, Morristown, Cleveland, Dayton, Philadelphia, Mercedes, and four Puerto Rican communities.

**Nonassisted projects include undertakings in Los Angeles, Chicago, Louisville (two projects), Philadelphia, Dallas, and Weber County (Utah).

FEDERAL HOUSING ADMINISTRATION AIDS

The 1958 Score

(Mortgage insurance issued for home improvement—so-called Title I loans)

Total Amount Insured	Number of Loans Insured	Average Loan Insured
$868,000,000	1,038,000	$837

Rehabilitation Activity Under Sections 220, 221

(As of April 1, 1959)

Section 220*

	Applications	Commitments	Insured
Homes	230	130	70
Rental Units	...	...	..

*Section 220 financing is being used for rehabilitation work in Little Rock, Oakland, Denver, New Haven, Chicago Heights, Chicago, Detroit, Kansas City, St. Charles, Cleveland, Dayton, and San Juan. The 220 program is also being used for new construction in some of these communities (figures not shown).

Section 221

	Applications	Commitments	Insured
Homes	2779	2110	1430 (completed)
Rental Units	10	10	....

units from departing members and establishing a pool of rental units.

That the massive and complex remodeling job was finally mastered was due, as much as anything else, to the organizational capacities and logistical skills supplied by the general contractor. All of the aspects of the many-sided job of physical rehabilitation, including the scheduling of the various phases of the work; supervision of subcontractors; dealings with FHA on standards and inspections, with the county, with local utilities, and with the residents themselves, were taken over and carried out smoothly by the firm.

It seems clear that a firm with the skills and drive of a general contractor was needed to carry out this complex job with the speed and precision that economy made necessary. It seems clear also that the job needed and got a contractor whose desire to make a contribution to the permanent improvement of the community went well above and beyond the call of simple profit. Many a city seeking to get its rehabilitation program under way has asked itself "where are the remodeling contractors and how can they be brought into the picture most effectively?" The satisfactory solution that Washington Terrace found, after trial and error, may contain a lesson for other communities.

Financing

Financing, that indispensable ingredient to housing, has also proven to be a difficult obstacle to successful neighborhood rehabilitation. Washington Terrace had its financing problems, too. It ran into lenders who were skeptical of the soundness of neighborhood rehabilitation. It ran into shortages of mortgage funds, high discounts, and all the rest. The residents also found themselves mystified and baffled by the intricacies of mortgage financing procedure.

Washington Terrace solved its financing problems by taking two steps that successful homebuilders learned long ago. First, it sought and received the continuous cooperation of FHA's local office at Salt Lake City. Second, it turned its problems over to an experienced mortgage lender, who provided invaluable advice on every aspect of the involved undertaking and, single-handedly, put the financing package together. The mortgage lender was Rulon F. Starley, vice-president of the Commercial Se-

An after-rehabilitation view of Washington Terrace

curity Bank of Ogden. During the initial test runs in Washington Terrace's groping for a workable method of carrying out its mass remodeling job, the Commercial Security Bank handled negotiations with FHA, provided construction financing, and secured commitments from other lenders for the permanent mortgage financing. When the corporation had used up all of the land it had acquired for expansion and it became necessary to place remodeled houses in the midst of old units, the mortgage lender advised that the liberal provisions of FHA's Section 220, designed for just such an urban renewal situation, would be necessary to complete the project. Section 220 mortgage insurance, available only in urban renewal projects approved by the HHFA administrator, authorizes FHA to waive its usual requirements for the economic soundness of the mortgage risks and to insure mortgages on individual properties on the assumption that the urban renewal plan will be carried out and that the stability of the neighborhood will thus ultimately be established. In case private financing is not available for Section 220 mortgages, the Federal National Mortgage Association is authorized to buy them under its special assistance program.

The mortgage lender also gave advice and assistance to Weber County and Washington Terrace in the development of an application to HHFA for approval of a non-assisted urban renewal project. With Section 220 and FNMA then available, the key financing impediments were removed and the project proceeded to completion. During the life of the project, the Commercial Security Bank provided construction loans on 1270 houses; secured permanent mortgage financing from private sources and from FNMA for approximately 13.5 million dollars; and, in general, provided the financing services and know-how that were essential to consummation of nearly 1300 separate mortgage financing transactions. The typical mortgage loan covered most of the cost of rehabilitation; paid off the remaining balance on the PHA loan; and paid for the street surface, sidewalks, curb and gutter.

Lessons Learned

The remarkable accomplishments at Washington Terrace are a splendid example of what urban renewal can mean. The first non-assisted urban renewal project to be completed, it has much to teach communities throughout the country that are seeking to renew neighborhoods through voluntary rehabilitation. The particular lessons this article has sought to highlight are three:

1—The residents must have the desire to renew their neighborhood. Washington Terrace has demonstrated how deep and tenacious this desire can be.

2—The physical rehabilitation of the dwellings in a neighborhood is a complex and difficult task. To do it swiftly and economically requires skillful cost estimating and careful scheduling of resources and labor. Washington Terrace found it could get the job done best by turning it over to an experienced, reliable contractor who was also dedicated to the job to be accomplished.

3—The tailoring of financing tools to the nature of the work to be done and to incomes of the owners won't just happen. The many facets of financing must be put together by an expert. Washington Terrace got this job done by turning it over to a single experienced mortgage lender who was both willing and able to fit the pieces together.

A rehabilitated house

City News

The city items selected for this special issue of the JOURNAL *demonstrate how some of the communities whose rehabilitation programs are most advanced are coping with the special problems that virtually any city must face when it begins to think about the rehab approach to slum prevention—special problems, for example, of administration, financing, citizen participation.*

BALTIMORE KEEPS UP ACTIVITY ON THE REHABILITATION FRONT

Baltimore—the original "Fight Blight" city—is still in there pitching on the rehabilitation front. Presented below is a brief roundup of activities that the city has under way, or in the mill, that have the emphasis on the home fixup way to neighborhood improvement.

Harlem Park: Finishing touches are being put on a plan for a Title I rehabilitation job that will cover 200 acres, housing some 18,000 people, in what is known as the Harlem Park area of the city. Project activity is to be restricted, almost exclusively, to rehabilitation; clearance will involve only cores of blocks, which will be cleaned out to make way for park and play space.

Demonstration project: One block within the Harlem Park area is being used as a test to find the answers to some of the crucial questions that invariably come up when rehabilitation is considered—a study made possible by an Urban Renewal Administration Section 314 demonstration grant of $319,164. Among the questions to which answers are being sought: whether obsolescence can be overcome by remodeling; whether property owners can be won over to the cause of fixing up their houses on a voluntary basis; whether home fixup fever becomes contagious in a neighborhood; whether rehabilitation is economically feasible. For more details on the demonstration project, see the August-September 1957 JOURNAL, page 264.

Mount Royal-Fremont: In the mill is a 925-acre renewal operation—it is to have the emphasis on rehabilitation—in what is known as the Mount Royal-Fremont area. No actual plans as yet have been completed but the Baltimore Urban Renewal and Housing Agency is conducting preliminary studies for a General Neighborhood Renewal Plan and a first project within the area. Meanwhile, a group of private citizens in the Bolton Hill section of the general area have gotten together to form an organization, purpose of which is to buy up, fix up, and then sell or rent existing properties.

Fight Blight Fund: Still active in Baltimore is Fight Blight Fund, Inc.—set up in 1951 and an operation that has been used as a model in cities across the country. Organized by local realtors, the Fight Blight operation—it provides advice and loans (from a revolving fund) for home improvements—has since its inception helped some 300 Baltimore home owners.

First homeowner to have completed fixup of his property in what is known as the Livestock Show rehabilitation project area in Little Rock was a school teacher, Clarence Horn, who with his wife is pictured above (center), receiving the local housing authority's first "Certificate of Achievement" for the work. The Horns, with the help of the authority, got a $3000 Section 220 loan for a job on their house that included a new foundation, a new roof, new wiring and plumbing, a new carport-storage room, and other improvements. Pictured with the Horns at the certificate presentation are Ray Thornton, chairman of the city's 1959 "Cleanup-Paintup-Fixup" campaign and Knox Banner, housing authority executive director. Says Mr. Banner: "The really significant thing about the Horn's home fixup story is that with $3000 in repairs, their monthly payments under Section 220 increased from $50 to only $54.25."

The Livestock Show project was the second federally-aided rehab project to have been initiated in the country and the first in Arkansas. A total of 103 houses in the area are scheduled for fixup: starts have been made on 64 and the owners of the rest have signed agreements to bring their houses up to standard.

LEARNING WHAT PEOPLE THINK IS 1ST STEP IN D. C. UNDERTAKING

Finding out what the people of the neighborhood are like and what they think: this was the first step taken in Washington, D. C. in preparation for a rehabilitation undertaking in what is known as the Adams-Morgan area, a basically sound but deteriorating section of the city's northwest side. Field work for the survey already has been completed and returns are now being analyzed by the Bureau of Social Science Research, Inc.— a nonprofit, independent institution that formerly was connected with American University.

The Adams-Morgan survey is the first step toward effectuation of a Section 314 demonstration grant study that was approved by the Urban Renewal Administration last year (see May 1958 JOURNAL, page 151). The 314 study is to turn up methods and techniques for joint citizen-local government action in preventing blight in neighborhoods showing signs of deterioration and these methods and techniques are then to be used in a

Title I rehabilitation project for the full 315-acre Adams-Morgan area — a project that already has been approved for planning by URA.

Sample for the survey undertaken by BSSR included more than 500 families, representing about 8 per cent of the area. Those interviewed were asked to answer a list of questions covering almost 20 pages (including a special two-page section for property owners). Subjects covered went into virtually all aspects of daily life, including, in addition to census-type and housing-quality information, such questions as shopping habits; how far the family job holders have to travel to get to work; whether or not the family is familiar with others in the neighborhood; whether to those living there, the Adams-Morgan area has a "personality"; participation in group activities; opinions of services and facilities provided in the area; attitudes toward the neighborhood and its inhabitants; opinions as to the prospects of the neighborhood.

While, as mentioned earlier, results of the survey have not as yet been completely analyzed, early returns are beginning to yield a statistical picture of what the families in the area are like. Preliminary findings seem to show, for example, that most families in the area are white; that few have young children; that heads of most are in the 21-44 age range; that around 15 per cent have had some college education, while 36 per cent did not graduate from high school. A later issue of the JOURNAL will carry a more complete account of survey findings, along with detailed information on how the study was conducted.

CODE ENFORCEMENT-RENEWAL LINK DRAMATIZED IN OAKLAND SETUP

"Without adequate enforcement of codes and ordinances . . . no rehabilitation program will ever leave the planner's desk . . ."

That, according to one of the speakers at NAHRO's recent fourth working conference on problems in urban renewal (see page 177) was the philosophy behind the unusual way in which Oakland, California set about giving official recognition to the tie between housing code inspections and over-all urban renewal. What the city did was to set up a special urban renewal department. This

CREEPY BLIGHT! THAT'S ME!

Pictured above is Mr. Creepy Blight, a symbol used in Portland, Maine's campaign to win support for urban renewal.

PORTLAND LAUNCHES BLIGHT BATTLE

Portland, Maine had its own special kind of April Fool's Day plot. The joke was on Mr. Creepy Blight, pictured above — an insidious fellow who was introduced to local citizens as part of the city's hard-hitting campaign to win support for urban renewal.

April 1 was the beginning of the end for C. Blight — at least in what is known as the Bayside Park area: it was on that day that the Urban Renewal Administration announced approval of a $1,111,966 federal loan and a $983,030 capital grant to mark the official start of a Title I rehabilitation project in the neighborhood. More than 50 acres of the total 57-acre project area are in for rehabilitation treatment; some six acres will be cleared (88 dwelling units) to provide space for a new mall, a park, tot-lots, a playground, and parking facilities. Estimated net cost of the project is $1,406,820.

In preparing citizens in the Bayside Park area for what was going to happen in their neighborhood, the local slum clearance and redevelopment authority, the planning board, and the health department combined efforts to put out a barrage of publications . . . all illustrated and all describing, in simple terms, what property owners stand to gain by urban renewal. Among them were pamphlets describing how renewal can help cut down on the incidence of crime; how it can help to alleviate social instability; how it can cut down on fire and traffic hazards; and how it fits into the public health picture.

"DEMONSTRATION HOUSES"—WHERE, HOW, AND WHY THEY CAME TO BE

Answer to the "you've got to show me" property owners who turn up in local code enforcement and renewal drives in a number of communities has been the "demonstration house." The "demonstration house" is an old dwelling that is given new life to show that rehabilitation can be worthwhile. Demonstration houses around the country known to the JOURNAL include the following.

Pittsburgh. Local realtors Ray Barone and John Lawler, Jr. were behind the fixup treatment given the 40-year-old house pictured on this page. The house was for a time put on display for the public under sponsorship of 11 local organizations. It recently was sold to a postal clerk for $10,000. Operation was conducted under Section 221.

Cleveland. As part of the city's much heralded "Operation Demonstrate" program of 1955, two old houses were fixed up and exhibited in a downtown mall for public inspection. Operation was sponsored by Demonstrate, Inc., an organization of civic leaders in various professions (see November 1955 JOURNAL, page 413).

Oakland. A 50-year-old home became a rehab demonstration under sponsorship of a citizens group backed by the Henry J. Kaiser Company. House has been moved to a renewal project area, where it serves as headquarters for city's project field staff.

Detroit. "Demonstration house" was the work of the Detroit Home Improvement Corporation, a nonprofit citizens organization. After a period of time, during which the house was on public display, it was sold to a private purchaser.

St. Louis. Two old houses were modernized and put on show as "here's how" examples by a corporation composed of local home builders (see December 1955 JOURNAL, page 449).

New Orleans. "Demonstration house" was set up as part of a local Operation Home Improvement Drive (see February 1957 JOURNAL, page 66).

Cincinnati. It was a privately-sponsored, but civic-minded organization—the Cincinnati Renewal Corporation—that backed the "demonstration house" in this city. The corporation later set up a revolving fund, with profits of one rehab job going into another (see November 1957 JOURNAL, page 398).

Washington, D. C. The Hollyday Fund—a fund established in honor of Former FHA Commissioner Guy T. O. Hollyday—paid for Washington, D. C.'s "demonstration house," now used as headquarters for a citizens group working with city officials to improve a large neighborhood on the city's northwest side.

Buffalo. It was the Buffalo Redevelopment Foundation—a nonprofit group that has as one of its purposes that of developing citizen participation in the city's renewal program—that urged local builders and realtors to undertake the local rehabilitation demonstration.

Baltimore. What was called "Brotherhood Pilot House" was probably the granddaddy of them all . . . as far as "demonstration houses" go. Brotherhood house was fixed up by a church group in 1952 as an example of inexpensive rehabilitation. It served as headquarters for a 27-block pilot rehab program that was then being launched in the city (see March 1952 JOURNAL, page 83).

department is not only charged with the job of enforcing the local minimum standards housing code throughout the city but it is also responsible for (1) encouraging residents of renewal areas to lift their properties up beyond minimum standards and (2), in general, for fostering the urban renewal objectives of conservation and rehabilitation.

The Oakland renewal department—it is made up of an executive director, an assistant director, three supervisors, and 22 inspectors (known as urban renewal representatives)—coordinates its efforts with those of other inspection agencies (e.g., the buildings department) but does not assume any of their functions. Top-priority work of the renewal department has been in an 81-block area known as Clinton Park—the site of the first federally-aided rehabilitation project to have reached the stage of execution on the west coast. (Less than three acres are to be cleared . . . for public reuse.)

Center for renewal department activities in Clinton Park is a field office in an old house that was remodeled to show Clinton Parkers the "how" of home fixup. Also quartered in the "demonstration" house is the Oakland Urban Renewal Foundation, a nonprofit corporation that has been operating as the renewal department's right hand in the project operations. The corporation is headed up by Norris Nash, a vice-president of the Henry J. Kaiser Company, who for some years has been busy drumming up citizen interest in renewal (see December 1956 JOURNAL, page 422). Operating under a two-year, $40,660 contract with the city, the renewal foundation serves in an advisory capacity for citizens who have home fixup problems. On occasion, the foundation will recommend reputable contractors to handle repair work (something city officials could not do) and, when a property owner has failed to comply with urban renewal department orders, the foundation sometimes steps in to see whether a citizen-to-citizen approach will work, where a city hall-to-citizen approach did not (experience has shown, it often does).

Result of the urban renewal department and the foundation partnership in Clinton Park has been a comparatively smooth-running rehabilitation operation. There has

not been a single property-owner-initiated court suit against the project and the compliance record is good. How, precisely, the renewal department and the foundation have been working together is enumerated below.

1—First official approach to a property owner in the area has been a letter notifying him of the purpose of the project and of the intent of the renewal department to inspect his property.

2—An official urban renewal representative bones up by checking on all city records on properties he is to inspect and, after studying them, makes the actual investigations.

3—Findings of the inspections are relayed to owners by mail, along with deadline dates for bringing their structures into condition. In this letter, property owners are told of their rights to appeal the decisions reached by the renewal department and they're told how to go about doing so. A list of all property owners getting such compliance letters is sent by the city to the renewal foundation.

4—Both the renewal representatives and staff of the renewal foundation begin personal contact work with the property owners who have been ordered to fixup. The officials work with the owners in establishing priorities and in programming of work to be done. The foundation calls upon the owners to see if they have any problems, such as the need for contractors, questions about getting permits for needed alterations, lack of understanding of the code requirements, money troubles, etc. The foundation has available a list of better-business-bureau-checked contractors who are interested in rehabilitation jobs and supplies interested property owners with the names of three such people (final decision is up to the property owner). Also maintained by the foundation is a list of bank people who are receptive to rehabilitation financing.

5—If the property owner's deadline for fixing up is coming close, the foundation is notified and makes an attempt to bring him around. If the citizen-to-citizen approach fails, the owner is sent another—and stronger—letter by the renewal department.

6—Failure to comply then—unless there are extenuating circumstances

Head House streetscape (from Webb & Knapp plan)

PHILADELPHIA FIXES OLD TO BLEND WITH NEW

Some of colonial Philadelphia will be preserved for posterity as a result of goings-on in the city's oldest neighborhood—a neighborhood known as Washington Square East. Citizens and city hall, alike, are working to restore to their original beauty and usefulness some of the fine old buildings that enhance the historic area.

The best blending of new, modern buildings with what relics of the past could be saved was one of the criteria for judging in Philadelphia's unique competition—it was based purely on design—for the redevelopment job in the Washington Square East area (see January JOURNAL, page 13). Webb & Knapp and Thomas Jefferson Square Corporation came out on top in the design contest.

Head House, pictured above as sketched in the Webb & Knapp plan for the area, is one of the landmarks that is slated to be saved. The city council last year appropriated $40,000 to give new life to the more than 150-year-old building and plans for its restoration have already been completed for the city by Architect G. Edwin Brumbaugh, who is considered an authority on colonial architecture. Constructed in 1805 for use as a firehouse, Head House, after it is fixed up, will serve as a museum and, until the Washington Square East redevelopment project is completed, as on-site offices for the local redevelopment agency.

Meanwhile, citizens have come up with an idea of their own for saving another old Washington Square East building. A group of private investors have gotten approval of both the city plan commission and the redevelopment agency to take over a dilapidated building that had been slated for demolition. Their aim: to transform the building into a culture center for citizens of the area. Planned activities for the culture center: a little theatre; a children's theatre; an art gallery; a concert center. The investors are now negotiating to get some extra land behind the building in order to provide patrons with garden sitting space during performance intermissions. Glamourizing the old structure is expected to cost $500,000.

REDEVELOPMENT VS. REHABILITATION—CLEARANCE PROJECT WINS IN STOCKTON

The stands were packed for the show. In one corner, there was redevelopment; in the other, rehabilitation. It was a tough fight right down to the last round but, in the end, it was redevelopment that came out on top . . . by a decision.

That's a quick description of a little drama that came to an end in Stockton, California in February, when the city council—by a 6-to-2 vote—decided to go along with full-scale redevelopment for an area of the city known as the East Stockton Addition.

Opposed to the redevelopment project were the residents of the East Stockton area, who had come to public hearings on the question in such numbers that at least twice larger quarters had to be found at the last minute; on "D (for decision)-day," they filled the city council chambers. What they wanted: a chance for a do-it-yourself home fixup and neighborhood improvement project. Their views were perhaps best expressed by Councilwoman Edna Gleason—one of the council members who voted against clearance. Said she to the residents who were on hand for the council session: "I for one believe in giving you a chance . . . to put your houses in order, to get financial support." Redevelopment, she said, is a wonderful opportunity for the young who can build new homes and get long-term mortgages to do it but it is a hardship on older folks.

There were also those who spoke up for redevelopment. Declaring that there was "no question" of the need for redevelopment in the area, Realtor-councilman S. C. Gibbons got up to answer Mrs. Gleason. Said he: "I would rather give my vote for redevelopment, thinking of the young people growing up in the area, even though it may be harder on the older ones." The city administration, too, has fully backed the clearance project. John C. Lilly, city manager, puts his views this way: "I am of the firm conviction that the maximum benefit to the maximum number of people will come through redevelopment, as against financial and personal burdens that would come with code enforcement and self-improvement."

Meanwhile, with the February city council action having cleared the way, the local redevelopment agency is putting the finishing touches on plans for the East Stockton project. Final plans are expected to be ready by this summer. Project is to cover a 45-block area, most of which will be cleared to make way for new housing and light industry.

—results in an office hearing, where the owner is given a chance to present his side of the story. Report is that these hearings often result in action from an owner who had been resisting fixing up his property but, where this is not so, the case goes into the city prosecuting attorney's office. Failure to comply can result in fines and jail sentences.

PITTSBURGH GOES ALL OUT TO GET CITIZENS IN RENEWAL ACT

"Here, for the first time, the renaissance gets right down to the neighborhood and block level. Now it is the citizens—more so than the city's top financial and civic 'power structure' -- who must furnish the momentum to carry the project through."

That's how the *Pittsburgh Post Gazette* described the difference between the city's earlier undertakings in the field of urban renewal, labeled as a "renaissance," and what is planned for a 258-acre area known as East Liberty: a six-year rehabilitation and, where necessary, rebuilding job. Said the *Gazette:* "The East Liberty program . . . is important to the city . . . because it will serve as a laboratory for finding new ways to revive and protect all other residential and secondary shopping districts." It is a job, the paper said, that "requires a new kind of partnership between the city and its residents."

Already the machinery has been oiled to set such a partnership to rolling. The city has established liaison with the people of the neighborhood through a recently formed citizens group known as the East Liberty Renewal Council of ACTION-Housing, Inc. (ACTION-Housing, Inc. is a county-wide citizens group). The East Liberty council, with the help of a former Chicagoan who is now an ACTION-Housing staffer, James Cunningham (see January JOURNAL, page 3), has been patterned after the Windy City's nationally-known Hyde Park-Kenwood Community Conference (see January JOURNAL, page 23), which Mr. Cunningham headed. The East Liberty council has a full-time executive director, Louis Wenzel, a local man, who has been undergoing special training by working with staff members of the Urban Renewal Administration, ACTION-Housing, the Health & Welfare Federation, and various city departments. Serving on the council's executive board are businessmen of the area, social workers, clergymen, and others representing a broad cross section of the community.

The city—which earned a solid reputation for "know how" in getting civic and business leaders behind such improvement drives as the celebrated Gateway Center—is doing it again, by winning over the ordinary citizens of East Liberty through the community council. Here's how: for the past several months council board members have been meeting with local redevelopment people and other officials. They've been made to understand what's planned and, most important of all, they've been invited to help plan what's to be done. Local officials consider the suggestions and opinions of the members of the citizens group extremely valuable, because they stem from a knowledge of the neighborhood, and, at the same time, officials have been able to win citizen support for a number of ideas that would have been extremely controversial had they simply been forced on the neighborhood.

It is in the months ahead that the city's work with the community council will perhaps show to best advantage. For now is the time when the plan must be sold to a neighborhood as a whole and, in this job, it is the community council that is taking the lead. With the help of expert citizen-organizer Cunningham, the council is setting up block groups and block meetings are to be held to keep the neighborhood in touch with what's

(Continued column one, page 182)

FINANCING

NEW IDEA FOR REHAB FINANCING: A STATE CORPORATION

by JOSEPH F. ZIMMERMAN, Associate Professor,
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The stumbling block to widespread private rehabilitation in substandard areas is the lack of adequate financing. Many residents of substandard neighborhoods wish to improve their homes but they experience great difficulty in obtaining home improvement loans from banks. Banks hesitate to, and in many cases do not, grant home improvement loans to residents of substandard neighborhoods because they believe the neighborhoods are running down and they do not wish to jeopardize their investments. The banks cannot be blamed for refusing to make home improvement loans in all cases, when one recalls that these institutions must protect the funds of their depositors.

A New Concept

What is needed is a new concept of financing home improvements in substandard areas. Several possibilities come to mind. The federal government could establish a special loan corporation to make low-cost and long-term loans to those residents of substandard areas who wish to improve their homes. However, Congress might hesitate to appropriate the necessary funds at a time when the federal budget is strained by a number of other urgent programs. Furthermore, a federal loan corporation would be opposed by those who favor states' rights and believe that the federal government has grown too large.

A second possibility is the creation of a state loan corporation. It is doubtful whether all states could provide the financing necessary for a state loan corporation at a time when the states are burdened with other demands for funds. Consequently, a private enterprise approach might prove to be more acceptable and feasible.

Massachusetts pioneered a new approach to providing financial assistance for college students when the Massachusetts legislature incorporated the Massachusetts Higher Education Assistance Corporation (MHEAC) in 1956. The MHEAC guarantees up to 80 per cent of the loans made by commercial banks to college students. The plan has been highly successful. A similar plan could be adopted to provide the financing necessary for home improvements in substandard areas. Such a plan naturally would be only one method of attack on the housing problem and could not be expected to solve the problem completely.

New State Corporation

A Home Improvement Assistance Corporation (HIAC) could be created by law in every state. The corporation would guarantee loans made by banks for the improvement of existing buildings that did not qualify for regular improvement loans because the buildings are located in substandard neighborhoods. Loans, of course, would not be granted in cases where it would not be economically feasible to improve the buildings. Instead, HIAC could recommend that the buildings be demolished.

The amount of the guaranty could be determined after consultation with banks. MHEAC guarantees up to 80 per cent of all approved bank loans to college students. A similar guaranty of home improvement loans might provide adequate protection for banks.

A home owner would be permitted to apply for an improvement loan at the bank of his choice located within the state. This procedure would be advantageous from the owner's viewpoint, because he could select a local bank that knows him and that would act promptly on his application. The application for a guaranteed home improvement loan would be processed by the bank in a manner similar to a regular improvement loan. However, the application would go to the HIAC for approval. HIAC would have to establish a maximum limit on loans, except under special circumstances. The loans would have to be in moderate amounts since it generally would be undesirable and uneconomical to invest too large a sum in the improvement of an old building.

Loans could be made for longer periods of time than is customary with regular improvement loans in order to ease the burden of repayment. As is well known, size of monthly payments is of great importance, since borrowers living in substandard areas usually receive

small incomes. Loans could be extended beyond their due dates under special circumstances, with the approval of HIAC.

The possibility of keeping the interest on guaranteed loans low in order to encourage home improvements should be carefully explored. The HIAC guaranty would permit low interest rates, since the risk to banks would be small. However, the interest on *all* home improvement loans probably would have to be kept low. Otherwise, home owners eligible for regular improvement loans would be penalized by being required to pay a higher rate of interest than recipients of HIAC guaranteed loans.

Financing the Loan Plan

The special state law creating a home improvement assistance corporation would authorize all financial institutions and domestic corporations to make contributions and loans to the corporation and to be eligible for membership in the corporation. The members of the corporation would not be responsible for the losses of the corporation and would not be liable for damages on account of any obligation of the corporation.

The corporation would have to maintain an adequate reserve to back its guaranty. The guaranty is the heart of the loan plan. The Massachusetts College Loan Corporation maintains a reserve of 10 per cent to back its guaranty. The repayment record of loans guaranteed by the corporation has been excellent. Loans guaranteed by a home improvement agency probably would prove to be more risky than the college loans. Consequently, the reserve of a home improvement corporation probably would have to be greater than 10 per cent.

The guaranty would enable banks to make home improvement loans that they otherwise could not afford to make because of the risk involved. With a 10 per cent reserve, every $100 in the guaranty fund would make possible $1,000 in HIAC loans. The size of the guaranty fund would be the basic determinant of the amount of loans that could be made. Business firms, individuals, charitable trusts, insurance companies, and public utilities all have contributed to the MHEAC guaranty fund. These groups probably would also contribute to an HIAC guaranty fund. The credit of the state would not have to be pledged and no state funds would be spent, unless the state made a contribution to the HIAC guaranty fund.

The Internal Revenue Service has ruled that contributions to the guaranty fund of MHEAC are deductible in computing net income for tax purposes. It is probable that the Internal Revenue Service would issue a similar ruling allowing the deductibility of contributions to the guaranty fund of HIAC. MHEAC is exempted by law from state and local taxation.

Conclusions

A full arsenal of weapons must be utilized in the attack upon the problem of substandard housing. State home improvement corporations as proposed in this article would represent a new departure in the financing of home improvements in substandard areas.

The creation of a home assistance corporation would increase greatly the number of home improvement loans granted to residents of substandard areas. Of course, a federal or state loan corporation could be created to supply the funds needed to finance home improvements. The new kind of corporation proposed here, however, has three principal advantages that a federal or state loan corporation would lack. First, HIAC would utilize the existing loan channels and the experience of financing experts. Second, the amount of funds that HIAC would have to raise would be minimized because, with a 10 per cent guaranty fund, every $10 in the fund would support $100 in HIAC loans. The guaranty is the key ingredient of the HIAC concept. Third, no federal or state funds would be involved; private enterprise would provide the financing.

The improvement of homes in an area by means of HIAC loans would help the revitalization of the area by encouraging others to demolish buildings beyond rehabilitation and to construct new buildings as replacements. Investors are attracted to an area that they believe will increase in value. Movement of residents from the area would be retarded or stopped as living conditions improved with the help of HIAC loans. The conclusion is inescapable that a Home Improvement Assistance Corporation would provide a fast method of improving housing and would be an important supplement to other programs designed to renew the substandard areas of cities.

ANOTHER FINANCING IDEA: COOPERATIVES

From Lee Sanders, coordinator of Nashville, Tennessee's division of urban renewal, has come another idea for financing rehabilitation: cooperatives. Says Mr. Sanders: "As it stands now, city officials must first set up, by ordinance, a housing code and then sell or coerce citizen home owners into compliance and rehabilitation of blighted property. A rehabilitation housing cooperative would be a way to directly interest home owners in rehabilitation and to provide the means to carry out a community sponsored and promoted housing code enforcement program . . ."

Here are highlights of how the plan might operate:

—the owners of all dwellings in a defined rehabilitation area would become members

—incorporation would be under state or federal act or ordinance

—the cooperative would be endowed with legal authority to endorse or negotiate loans when the use of borrowed funds was for rehabilitation of structures in compliance with housing code requirements

—a new type federal loan should be set up to make money more accessible to home owners who have trouble getting loans from banks or lending agencies (e.g., along the lines of the former Reconstruction Finance Corporation)

—capital reserve funds from co-op membership dues plus interest from servicing or endorsing loans would be used as a "Fight Blight" fund to aid members who are not financially able to fix up properties

—the co-op would also provide members with legal service and advice in contracting for rehab work or it would prosecute and sue should members be victimized by inferior workmanship or materials.

HOW TO MAKE REHAB FINANCING EASIER TO GET

FINANCING: IDEAS FROM CLEVELAND

Why is financing for rehabilitation jobs so tough to come by?

Two important answers to this question, according to Henry E. Price, Cleveland's administrator of rehabilitation and conservation, are: (1) because the rehabilitation often is not taking place on a broad enough scale—the program should cover an entire, and clearly defined, neighborhood; (2) because, often, the rehabilitation contemplated is of a sort that tends to put homes above the market level of the neighborhood.

Mr. Price presented the above views at NAHRO's fourth working conference on problems in urban renewal, held last month at Madison (see page 177). In a talk on financing, Mr. Price presented both some general rules for creating a climate for rehab investment and the specifics of how these rules have been applied in a federally-aided project, known as Garden Valley, in his home town. Some of his observations both on the general financing picture and on what's happening in Garden Valley are presented below.

The General Picture

Most important of all, in getting money behind home fixup operations, Mr. Price said, is that the campaign be on a neighborhood level. Said he ". . . I cannot stress the point of *Neighborhood Rehabilitation* too much . . . Most of the efforts that I know about have failed because of the failure to recognize this important key to open the door to the lender's vault—the neighborhood." Further, in order to attract investors, the neighborhood "must be cohesive so that the people can be pulled together for concerted action," he said. "It must have strong barriers so that contiguous areas that might be detrimental will not tend to discourage residents of the rehabilitation neighborhood, nor pull the neighborhood back down when it is rehabilitated. All of this," he said, "is necessary in order to attract mortgage capital."

Mr. Price used some Cleveland rehab history to demonstrate how rehabilitation should not be done. "All too often," he said, "rehabilitation programs are dramatic, flamboyant, and unsound. In our own city . . . we had [for example] a . . . program called Operation Demonstrate [a highly touted campaign backed by lumber dealers, realtors, home builders, and several national magazines — see October 1955 JOURNAL, page 413]. The main result was to scare off a lot of people who should help in a citywide rehabilitation program. The real trouble," he said, "was that the houses were scattered about in neighborhoods where no rehabilitation program was undertaken, or even contemplated. Moreover, there was the serious question in most cases as to whether the market level of the neighborhood would support the price the houses would have to bring . . ."

Going further into the question of property values in rehabilitation areas, Mr. Price later said: "The main thing to remember . . . is that you must not be fooled by alleged present value of an old house. The way to find true value in its present condition is to find out how much it will take to fix it up to a fair marketable condition and what the market price would be in that improved marketable condition; subtract the cost of improvements from the rehabilitated price and what you have left is present value."

Garden Valley

The project contemplates home repair expenditures by property owners totaling around $400,000. As of January, out of a total of around 190 structures affected, more than 25 already had been completely rehabilitated; almost 110 were in the process of being fixed up; 29 others were waiting for approvals of financing applications; and seven were slated for clearance.

Mr. Price in his NAHRO talk outlined the elements of the "multilateral" cooperation—citizens, city, federal agencies, businessmen, and bankers all working together—that are making the operation work from a dollars and cents standpoint. Some of these elements are enumerated below.

1—The Federal Housing Administration has improved the financing picture in Garden Valley in more ways than one, Mr. Price pointed out. First of all, FHA's analyses of properties in the area have provided the city rehabilitation staff with "invaluable guidance." Says Mr. Price: "We . . . count on FHA to measure the market pretty accurately . . . Our splendid regional FHA office volunteered to [analyze] every property [in Garden Valley] if we would pay the $20 FHA fee, which we do as part of our survey cost for the project." And, while not too many property owners have taken advantage of Section 220 mortgage insurance

PRIVATE OPERATORS IN LOW-INCOME FAMILY REHAB BUSINESS

Among private operators known to the JOURNAL to have gotten into rehabilitation of a sort that is producing housing for lower-income families are the following.

Peter Turchon (Boston)—once styled as "America's one-man urban renewal program," he is one of the biggest rehab operators of them all . . . a fact that allows him to parlay a profit of about 3 per cent per unit into good annual returns.

Mary Warren Gear—following Peter Turchon's lead, got into rehab work in the depression years. Recently authored a book, *How to Profit by Rehabilitation Real Estate*, that tells of her experience. (Published by Prentice-Hall, Inc., Englewood Cliffs, New Jersey.)

John Havens (Columbus)—at present is fixing up about 200 units a year, some for resale and some for rental. Deals mostly with 30-50 year old buildings and since 1957 has been working with Section 221.

Ray Barone and John Lawler, Jr. (Pittsburgh)—see box on "demonstration houses," page 160.

John Haas (Washington, D. C.)—has been engaged in rehab under Section 221.

Albert Kaytes (Philadelphia)—in past 10 years has completed over 200 rehab jobs, all designed for very low-income families.

Citizens' Housing Corporation (Indianapolis)—was organized to provide rental and sales housing for lowest income groups through purchase and rehabilitation of existing properties.

Robert Reich (Washington, D. C.)—left a post with the Urban Renewal Administration less than a year ago to go into a rehab business that was to be linked with local code enforcement drives. Says he: "I wanted to give [slum dwellers] homes of which they could be proud for less than slum dwellings rented for." After a handful of rehab jobs, is about ready to give up. The reason: "FHA [Section 221] is making it just as hard as possible to try to continue."

Powelton Village Development Associates (Philadelphia)—a neighborhood rehab corporation (see story, page 182).

Morris Milgrim (large-scale builder known for interracial developments in several communities)—got into the rehab act in the Powelton area in Philadelphia (see above).

William Witt (Virginia Beach, Virginia)—bought up old Lanham Act housing and converted it into 400 single-family homes. Sales price: around $7500.

James Taylor (Huntsville, Alabama)—has been using Section 221 for buying of existing housing for rehab and resale.

James R. Chamberlain (Chattanooga)—a realtor, reports that there has been a lot of Section 221 rehabilitation activity in his city.

Bolton Hill Association (Baltimore)—neighborhood organization whose business it is to buy and fix up properties in one of the city's renewal areas (see page 158).

John G. Alexander (Minneapolis)—has done about 12 rehab jobs in seven years. Has said he could do more, if FHA programs were more liberal.

Label Katz (New Orleans)—operates a rental business involving more than 1000 rehabilitated units. Rents are about $50.

Flora Tierny (Louisville)—to satisfy the demands of Negro slumdwellers who can afford more, rehabilitates a little above minimum standard requirements.

R. Gordon Tarr (Cincinnati)—fixes up between 50-90 dwellings a year for rental to middle- and low-income families.

Herman Schmidt (Washington, D. C.)—one of first home builders to go into rehab on a full scale, threw in the sponge in 1956 (after completing about 75 jobs), declaring that "rehabilitation is profitable—IF you don't try to upgrade too much . . . [see January 1957 JOURNAL, page 25]."

Housing Renewal Corporation (Louisville)—two builders and a realtor got together to form the organization, with the idea of going into rehab work on a big scale.

Cincinnati Renewal Corporation—a private corporation that started out doing a demonstration rehab job on a 14-room house (see November 1957 JOURNAL, page 398). Has set up a revolving fund, with profits of one rehab job to pay for another.

Octavia Hill (Philadelphia)—since 1896 has been in the business of fixing up old dwellings for use by low-income families. Financed by stock subscriptions, the organization has paid dividends in all but about 15 of its 63 years of operation (see December 1955 JOURNAL, page 442). Today owns around 220 properties housing more than 300 families (rents run about $30) and, in addition, manages 67 properties (around 94 families housed) for other owners.

(only four so far), FHA's acceptance of the Garden Valley rehab job has had a good effect on local money lenders. Said Mr. Price: "they are ready to go back into the neighborhood."

2—"Our banks, and savings and loans, and other lenders . . . have given unstintingly of their time," said Mr. Price. A bankers committee has been set up and one bank has been chosen to serve as the leader. This bank prepares all applications to go to FHA and orders a credit report, which the city pays for. When the FHA conditional commitment or rejection is returned, the banking committee gets together to decide on what advice the property owner should be given. The city then offers to assist the owner to apply for the recommended kind of loan at the institution of his choice.

3—"The Cleveland Development Foundation, which has done so much in . . . behalf of renewal [see November 1955 JOURNAL, page 386] has agreed to back our first Neighborhood Corporation to the tune of $20,000," Mr. Price said. The Neighborhood Corporation is designed to help those few people in the renewal area who turn out to be legitimate hardship cases. Stock is to be sold to people of the neighborhood and proceeds are to be used to make unamortized loans to indigents; to purchase vacant land and dispose of it for rebuilding purposes; and to purchase properties acquired from recalcitrants.

4—Going further into the question of recalcitrants, Mr. Price indicated that in Cleveland, policy is to avoid any pampering. Said he: ". . . we feel that when a property is beyond rehabilitation [e.g., whenever the value of the retained structure is less than the tear-down, salvageable value], it is just as worthless to us as it is to the owner. So why should we buy it? Why shouldn't the owner be required to either fix it up to standard or tear it down. That is just what we do." His advice: "Don't encourage the owner to think that if he sits and waits, the government will buy his property and by all means don't pay high prices for property you do acquire in a rehabilitation area. If you do, there is no financing available that will get your program moving."

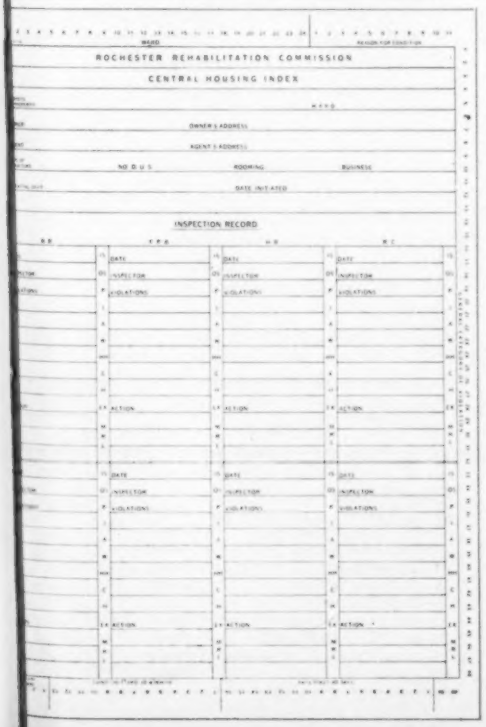
FOUR ROCHESTER AGENCIES HAVE "MUTUAL AID" INSPECTION PLAN

Four public agencies in Rochester, New York are engaged in a something-for-something relationship that eventually may provide a complete inspection history—available at a moment's notice—of every dwelling in the city and that, potentially, could become an important source of census-type housing information for the city. Participants in the Rochester "mutual aid" plan: the bureau of buildings, the fire bureau, the county health department, and the rehabilitation commission.

The system, in use since last October, had a public showing at the NAHRO-sponsored Washington, D. C. code conference (see page 175) and has been attracting a lot of attention since. Says John A. Dale, executive director of the rehabilitation commission, who described the plan at the NAHRO event: "I have sent information regarding the system to about 25 cities that were represented, all of whom have written with great enthusiasm regarding its possibilities."

The Rochester plan goes like this:

Master form that is kept up to date at Central Index


ROCHESTER REHABILITATION COMMISSION

CENTRAL HOUSING INDEX

INSPECTION RECORD

a clearing house—it is known as the Central Housing Index—has been set up in the rehabilitation commission's offices. Anyone from any of the participating agencies who needs to know anything about the inspection history of a dwelling can get the story simply by dialing the Central Index number on the phone. At Central Index there is maintained a complete and permanent file, on keysort cards, of every housing inspection job in the city. Included in the available information: name and address of building owner and/or agent; whether building is owner occupied or not; why the inspection was initiated; description of type and condition of structure; whether it has rooming or business units; whether it has central heat; what housing code violations exist; whether the owner or tenant is responsible for condition of the building; what action, if any, was taken as a result of the inspection (including such things as referral of a family to a social agency, calling in another of the housing inspection agencies, legal action).

What Mr. Dale considers to be the "most important phase of the program" is that it brings together in one place data collected by all inspection agencies, so that one may easily make use of information on a property previously gathered by another. Hence, as the central file is built up, more and more often it will be unnecessary for an inspector to go on a job cold, even if his particular agency has not investigated a property before. Further, the system offers new opportunities for checking on whether improvements ordered have been made and, in the long run, it may also prove a valuable source for getting a quick picture of the city's housing inventory.

Pictured on these pages are the three devices that make up the "machinery" of the Central Index plan. A description of each follows.

—the *Central Housing Index* form is the master form maintained at Index headquarters for each inspected property. All information

ADMINISTRATION

on a building emanating from inspections by any or all of the participating agencies is put on a single keysort card, such as the one pictured on the preceding page, so that the information always is quickly available.

—the *Record of Inspection* is the special form filled out by an inspector for routing to the Central Housing Index (it is used in addition to, not as a substitute for, any of the regular forms of the participating agencies). Each inspector is provided with a book of such forms, rigged with carbons to yield duplicates. Both copies, once filled out, go to Central Index: one is kept at the Index to bring up to date the central file on the property; the second is filled out, on the backside (not shown in the illustration), with reports on previous inspections of the same property and then returned to the agency from which it originated.

—the *numerical code system* is the key to both of the forms described above. Inspectors use the code to fill out the Record of Inspection and "central indexers" use it to transfer information to the keysort card. Under the code system, virtually all conditions that might apply to a building have been assigned numbers within four categories—why initiated, type of structure, reason for condition, category of violations—and an inspector need only circle the proper number under the proper category in order to tell the story of what his inspection has turned up. Result is that the recording of building data, literally, has been made as easy as 1, 2, 3.

JOURNAL editors have taken the liberty of marking up the Record of Inspection form that appears on this page with some hypothetical information emanating from a make-believe inspection. How the "numbers game," Rochester-style works, can be demonstrated by comparing the marked-up form with the code system, which is here reproduced in full.

The Rochester rehabilitation commission has offered to supply JOURNAL readers who wish more information on the system with an outline of procedures. Write: John A. Dale, Executive Director, City of Rochester Rehabilitation Commission, City Hall Rochester, New York.

How the Rochester system works can be seen by comparing the code system (left) with the Record of Inspection (below), which has been marked up for demonstration purposes. By "translating" information circled, the story comes out this way: the inspection was initiated by the bureau of buildings as a result of a citizen petition; the building is a three-story, eight-unit structure; the inspector considers the building to be in poor condition, with such conditions having been caused by a combination of tenant neglect, tenant damage, and extreme age; violations include interior structural deficiencies, inadequate toilet facilities, damaged basement ceiling, infestation, unsafe porches; the inspector has requested action that includes a call back, a referral to a social agency, and a referral to another of the participants in the "mutual aid" plan—the health bureau.

THE CODE SYSTEM

WHY INITIATED
1—Service bureau complaint
2—Routine inspection
3—Citizen petition
4—Other complaint

TYPE OF STRUCTURE
1—Frame one-story
2—Frame two-story
3—Frame three-story
4—Masonry one-story
5—Masonry two-story
6—Masonry three-story
7—*MRL frame one-story
8—MRL frame two-story
9—MRL frame three-story
10—MRL masonry one-story
11—MRL masonry two-story
12—MRL masonry three-story
13—MRL four stories or over
14—Attic
15—Cellar
16—No central heat

REASON FOR CONDITION
1—Owner neglect
2—Owner poor housekeeping
3—Tenant neglect
4—Tenant damage
5—Tenant poor housekeeping
6—Outside vandalism
7—Extreme age
8—Fire damage
9—Storm damage
10—Very costly to repair
11—Nonrepairable—should be demolished

CATEGORY OF VIOLATIONS
1—Structural inside
2—Structural outside
3—Access to hallways
4—Inadequate toilet facilities
5—Ashes
6—Automatic heater safety valve
7—Basement ceiling
8—Basement floor
9—Basement occupancy
10—Basement waterproofing
11—Cardboard partitions
12—Chimney
13—Combustibles
14—Dampness
15—Decorating
16—Downspouts
17—Exits
18—Extensions
19—Faulty heating
20—Fire partition
21—Fire retardant
22—Flexible gas tubing
23—Fuel storage
24—Fumes
25—Fuses
26—Garages
27—Grounds
28—Gutters
29—Hall doors—self closing
30—Heating vent
31—Illegal alterations
32—Infestation
33—Light and ventilation
34—Obstruction to firemen
35—Outside covering or painting
36—Outside structural hazard
37—Overcrowded
38—Plumbing
39—Porches
40—Refuse containers
41—Roof
42—Running water
43—Sewer covers
44—Stair enclosure
45—Storm sewer (plumbing)
46—Third-floor occupancy
47—Water heater vent
48—Windows
49—Wiring (defective)
50—Other

*MRL means multiple-residence law.

City of Rochester—Rehabilitation Commission

Record of Inspection—Central Housing Index

Clearance ..... Submission .....

Address ..... Ward .....

Owner ..... Address .....

Agent ..... Address .....

Date ..... 19 .... Inspector .....

Dept. Initiating (BB) FB HB RRC Why Initiated 1 2 (3) 4

Owner Occupied ..... No Central Heat

Type of Structure 1 2 3 4 5 6 7 8 (9) 10 11 12 13 14 15

No. of D.U.'s. 1 2 3 4 5 6 7 (8) 9 10 11 12 13 (12 or over)

Rooming Units ..... Business Units .....

Good ..... Fair ..... Poor ✓ Serious Hazard .....

Reason For Condition 1 2 (3) (4) 5 6 (7) 8 9 10 11

Category of Violations (1) 2 3 (4) 5 6 (7) 8 9 10 11 12

13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29

30 31 (32) 33 34 35 36 37 38 (39) 40 41 42 43 44 45 46

47 48 49 50 .....

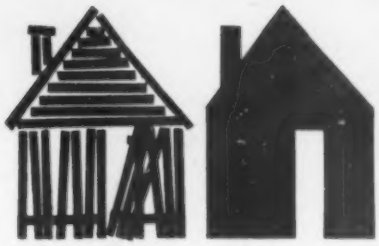
Additional Information and Violations:

Action Requested:

(1)—Call Back	Date:	1/10/54
2—NY Undw. Inspection	Date:	
3—MRL Inspection	Date:	
4—Appearance	Date:	
5—Summons Be Sent	Date:	
6—Public Hearing	Date:	
(7)—Ref. To Social Agency	Date:	1/10/54
8—Ref. To BB FB HB RRC	Date:	1/10/54
9—Index Comm. For Evaluation	Date:	
10—Other	Date:	

HERE'S A PLAN FOR DETERMINING WHEN REHABILITATION WILL PAY

by JACOB DRIKER, Senior Planner,
Geer Associates, Bloomfield Hills Michigan.
The plan here described is now being used in Pontiac.



WHEN IS REHAB FEASIBLE?

A critical step in planning a rehabilitation project is the determination of which structures should be cleared. When undertaking such a project with federal aid under Title I of the Housing Act of 1954, a local agency presumably enters the survey and planning stage with the legal and administrative eligibility of the area for urban renewal already established. While decisions as to the final disposition of structures can and should reasonably wait till the project execution stage, it is essential to the realistic planning of a rehabilitation project to have a reliable classification of every structure as requiring either clearance, rehabilitation, or conservation. Hence, the survey made at the planning stage of a rehabilitation project should be tailored to yield this kind of information.

In a rehabilitation project there is typically a significant mixture of housing quality, with perhaps all three classes of quality in a single block. Gearing an urban renewal program to deal with these conditions requires a sophistication of survey and planning techniques. Crudely planned clearance will be no more popular than the proverbial dentist extracting the wrong tooth.

Redevelopment Survey

Probably the most elaborate and widely tested housing survey method used for qualifying full-scale clearance projects is that developed by the Committee on the Hygiene of Housing of the American Public Health Association. Prepared in 1945, this method covers a wide range of housing elements. Use of the APHA method produces highly reliable data on indices of housing quality and neighborhood environment. It is perhaps not without significance that the APHA method, resulting in a detailed and comprehensive diagnosis of housing conditions, was prepared by an organization oriented to public health.

This method is very valuable for the determination of relative city-wide conditions, making it possible to establish a long-range renewal program on the basis of area priority and to qualify renewal project areas legally and administratively. It is essentially a *diagnostic* examination, widely used for documenting the conditions of an area slated for clearance and redevelopment.

In a rehabilitation project, *prognosis* is important: being able to measure not only the existing condition of each individual structure but being equipped to answer the basic questions: "Is this structure inherently sound, and feasible for rehabilitation, or is it so deteriorated that it should be cleared?" The need for realistically answering these questions is becoming increasingly important as rehabilitation activity, financed with Federal Housing Administration-insured loans, becomes integrated with the urban renewal process.

Housing Survey

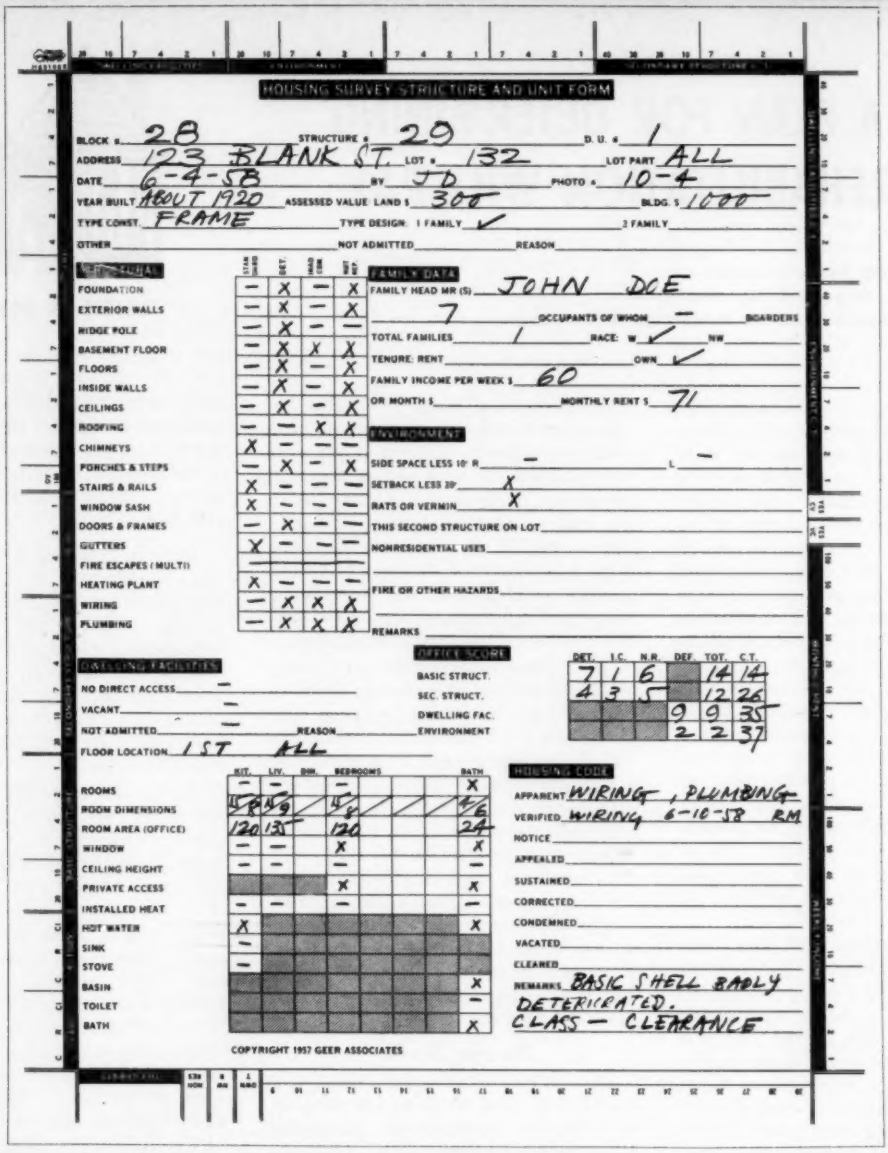
We have developed what we think is a good method for making a structure-by-structure prognosis in a rehabilitation area. The objectives of the housing survey system described below—to be undertaken during the survey and planning stage of a rehabilitation project—are grouped under three headings: eligibility, project planning, and relocation:

Eligibility Objective. As previously discussed, the over-all eligibility of a project has presumably been established before the survey and planning stage, or at least sufficiently documented to satisfy the locality that "there is a potential project." At this point, then, documentation of eligibility should go beyond the over-all area indices needed to "rough in" a project as eligible under state and federal requirements. A case history approach is needed to justify the eligibility of code enforcement, condemnation, or other action to be prescribed for the *individual property*. The survey should not be a statistical projection of a sample, but should preferably include every structure.

Project Planning Objective. Having established that the level of deterioration justifies eligibility for public action, the housing survey should yield data that can reliably be used to classify every structure for clearance, rehabilitation, or conservation. Renewal planning can then be based on the real situation.

All of the physical elements that make up the urban renewal plan—streets, highways, utilities, community facilities, and the like—are tailored to clearance probabilities. The location of dilapidated structures and vacant parcels will seldom, however, exactly coincide with land acquisition needed to realize a sound neighborhood plan. A second group of non-dilapidated structures, must, therefore, be classified for clearance to attain planning objectives. The project cost and expenditures plan can then be more accurately drafted to reflect refined acquistion requirements.

Relocation Objective. Relocation planning, as most every important phase of a project at the survey and planning stage, is directly keyed to findings of the housing survey. In addition to determining the relocation case load, the housing survey can provide certain preliminary relocation data, on family size and tenure, for example, without unduly diluting the objectives of the survey. Getting answers to certain factual questions of this kind can help to establish rapport between the inspector and the family, as well as facilitate preparation of the relocation plan. The housing survey, then, by revealing the structures that are to be cleared, establishes the relocation interview case load and gives preliminary insight



HOUSING SURVEY STRUCTURE AND UNIT FORM

BLOCK # 28 STRUCTURE # 29 D. U. # 1
ADDRESS 123 BLANK ST. LOT # 132 LOT PART ALL
DATE 6-4-58 BY JD PHOTO # 10-4
YEAR BUILT ABOUT 1920 ASSESSED VALUE: LAND $ 300 BLDG. $ 1000
TYPE CONST. FRAME TYPE DESIGN: 1 FAMILY ✓ 2 FAMILY
OTHER NOT ADMITTED REASON

STRUCTURAL

	STAN. COND.	DET.	INAD. CONS.	UNSAT.
FOUNDATION	—	X	—	X
EXTERIOR WALLS	—	X	—	X
RIDGE POLE	—	X	—	—
BASEMENT FLOOR	—	X	X	X
FLOORS	—	X	—	X
INSIDE WALLS	—	X	—	X
CEILINGS	—	X	—	X
ROOFING	—	—	X	X
CHIMNEYS	X	—	—	—
PORCHES & STEPS	—	X	—	X
STAIRS & RAILS	X	—	—	—
WINDOW SASH	X	—	—	—
DOORS & FRAMES	—	X	—	—
GUTTERS	X	—	—	—
FIRE ESCAPES (MULTI)				
HEATING PLANT	X	—	—	—
WIRING	—	X	X	X
PLUMBING	—	X	X	X

FAMILY DATA
FAMILY HEAD MR (S) JOHN DOE
7 OCCUPANTS OF WHOM — BOARDERS
TOTAL FAMILIES 1 RACE: W ✓ NW
TENURE: RENT OWN ✓
FAMILY INCOME PER WEEK $ 60
OR MONTH $ MONTHLY RENT $ 71

ENVIRONMENT
SIDE SPACE LESS 10' R — L —
SETBACK LESS 20' X
RATS OR VERMIN X
THIS SECOND STRUCTURE ON LOT
NONRESIDENTIAL USES
FIRE OR OTHER HAZARDS
REMARKS

DWELLING FACILITIES
NO DIRECT ACCESS —
VACANT —
NOT ADMITTED — REASON
FLOOR LOCATION 1ST ALL

	BIT.	LIV.	DIN.	BEDROOMS			BATH
ROOMS	—	—	—	—			X
ROOM DIMENSIONS	11 8 9	11 8 9		11 8			4 6
ROOM AREA (OFFICE)	120	135		120			24
WINDOW	—	—		X			X
CEILING HEIGHT	—	—		—			—
PRIVATE ACCESS				X			X
INSTALLED HEAT	—	—		—			—
HOT WATER	X						X
SINK	—						
STOVE	—						
BASIN							X
TOILET							—
BATH							X

OFFICE SCORE

	DET.	I.C.	N.R.	DEF.	TOT.	C.T.
BASIC STRUCT.	7	1	6		14	14
SEC. STRUCT.	4	3	5		12	26
DWELLING FAC.				9	9	35
ENVIRONMENT				2	2	37

HOUSING CODE
APPARENT WIRING, PLUMBING
VERIFIED WIRING 6-10-58 RM
NOTICE
APPEALED
SUSTAINED
CORRECTED
CONDEMNED
VACATED
CLEARED
REMARKS BASIC SHELL BADLY DETERIORATED. CLASS — CLEARANCE

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on the magnitude of the relocation job.

(By the way, it is important that survey inspectors enter a receptive situation. A neighborhood that has not been adequately informed can be expected to react with fear and confusion. An ideal situation would be for a block group to invite an inspector to come into the area. Achieving this goal obviously requires skillful group organization. The inspector plays a key role in the social history of a project and the attitudes he displays will directly affect it.)

Survey Schedule

The housing survey schedule as illustrated on this page was developed to fulfill the survey objectives described above. The schedule was designed to serve the functions of field inspection, scoring, statistical analysis, and permanent office record. Seven categories of information are collected: general, structural, dwelling facilities, environment, family data, housing code, and office score.

This survey schedule has been tested in pilot surveys with promising results. A carefully prepared manual of instructions and scoring criteria are necessary for successful results in using this type of survey.

The categories of information recorded on the survey card point up the general orientation of the survey. For example, an inspector scores in the four vertical columns under "Structural" whether a particular element, such as a foundation, is "Standard," "Deteriorated," "Of Inadequate Construction," or "Not Repairable."

"Standard" classifies a particular structural element as in sound condition, sufficient for its function, and not requiring more than minor repair.

"Deteriorated" labels a particular structural element as worn out, or of short life expectancy, or requiring replacement or more than minor repair.

"Inadequate Construction" classifies a particular structural element as of inadequate original construction for its function, or of obsolete or faulty design that substantially affects livability, safety, or structural life. (Since "Deteriorated" refers to a material condition and "Inadequate Construction" is a different aspect of condition, an element can be checked either one, or the other, or both.)

"Not Repairable." If an element

has been classed as either "Deteriorated" or "Inadequate Construction," or both, that element should then be evaluated for repairability. If an element is classed as "Not Repairable," the indication is that total replacement or major repair or reconstruction is required. If a "Deteriorated" foundation requires almost total replacement, it is "Not Repairable." An "Inadequately Constructed" exterior wall that can be repaired by repointing is "Repairable (-)." Classing one or more elements as "Not Repairable (x)" does not necessarily preclude rehabilitation feasibility for the structure. This decision is based on total analysis of the structure.

Interpreting Scores

Having compiled data on structural condition, the scores are interpreted for class of action: clearance, rehabilitation, or conservation. In making this classification, the scores must be interpreted for feasibility of corrective action as much as present condition. In constructing the scale for interpreting scores, it is, therefore, wise to consult with the people who will be asked to finance and insure rehabilitation loans—lending institutions and FHA.

The penalty score ranges from 0 to 73, with a range of 54 points in structural condition, 13 points in dwelling facilities, and 6 points in environment. The cutting line between clearance and rehabilitation will be influenced by many factors, including renewal objectives for the area, financial resources of the project, and locally acceptable standards. As a general rule of thumb, a structure having no penalty points in the first seven elements of the structural group, such elements being basic to structural soundness, should be considered for rehabilitation feasibility. A structure that has more than 14 points in the structural group will in most cases require clearance. The punched card system facilitates analysis, permitting us to make special tabulations by pulling out various slices of penalty scores and by combining figures on various housing conditions.

Needless to say, the final earmarking of a structure for clearance will in many cases require an experienced judgment that cannot be entirely substituted for by a score, no matter how elaborately derived.

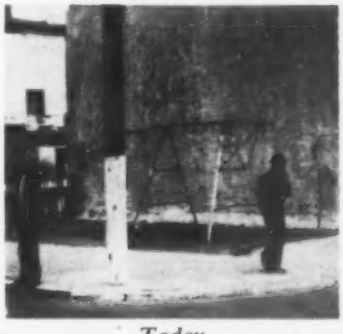
PHILADELPHIA'S "OPERATION FIXUP"— WHAT'S HAPPENED TO IT IN 10 YEARS?

Around 10 years ago, under the label of "Operation Fixup," an isolated block in a blighted and still downgoing Philadelphia neighborhood was selected to test out the rehabilitation treatment for slums. Idea was that the same treatment, perhaps, could be applied to other nearby blocks. The story of how "Operation Fixup" has stood the test of time is capsuled below.

Ten years ago—"Operation Fixup" involved the clearing away of dilapidated sheds and shabby backyard fences that cluttered up the pilot block. In their stead, little "parklettes" were planted through the alleyway. Flanked by concrete walks and benches, they made a charming outdoor sitting area. Houses were "dolled up" a little too: there was some plastering done, bricks were tuckpointed, here and there other fixup work was performed. Residents of the neighborhood were so pleased with the activity that they contributed toward putting up a corner totlot, complete with play equipment and white fence.

Ten years ago

Today—"Operation Fixup," just about everybody agrees, is ready for the bulldozer and that's exactly what the local redevelopment agency has in mind for it. Gone already—except for rusty remnants of once shiny play equipment—is the totlot (see pictures below). While the "parklettes" are still there (see above), they are surrounded by housing that is structurally unsound and, the JOURNAL has been told, housing that, in appearance, is only "slightly less shabby" than was other nearby housing that already has been razed as part of what is known as the Southwest Temple redevelopment project. Says Dorothy Montgomery of the Philadelphia Housing Association: "It would appear that we could conclude . . . that rehabilitation of seriously blighted housing has not worked as indeed we knew it would not when the program was originated. . ."



Today

This old building has become a public housing project in New York City

NEW YORK CITY TRIES PUBLIC HOUSING REHABILITATION

The idea of rehabilitating existing structures for use as public housing has been tested by the New York City Housing Authority. The outcome of the experiment: a "marked success," according to Ira S. Robbins, one of NYCHA's three salaried commissioners.

Most impressive part of the New York City conversion story is the way the figures look on paper: the fixup public housing job had a much lower price tag (less than half) than did the construction of new state-aided units on an adjacent site. While completely happy with the way its trial run at rehabilitation turned out, the authority is the first to admit that the material they had to work with had a lot to do with success of the operation. Says the authority: a similar fixup job on another site—or with different buildings—might not have turned out so well.

The facts and figures on the New York City public housing rehab job follow.

The Buildings

During the development of plans for a 1998-unit state-aided project known as Frederick Douglass Houses, local housing authority people made the customary inspections of the site. In looking over the area, they came across two six-story, 50-year-old brownstone buildings that looked pretty good and, after some study, it was decided the buildings were worth saving. The authority, with approval of the state division of housing, decided to launch the rehabilitation experiment.

Some of the factors that led the authority to rescue the two buildings from the bulldozer: the buildings were structurally sound; they were in fairly good condition; they had been modernized in 1940 and, as a result, had much better equipment than would have been expected in such old buildings. At the time of the 1940 fixup job, new incinerators had been installed and most of the units had been provided with new kitchen and bathroom fixtures.

The Site

Had the brownstones been rehabilitated as a separate undertaking—on a site apart from the new Douglass Houses—the results of the experiment might not have looked quite so good, the authority says. For example: new playgrounds, parking spaces, a community center, and management and maintenance quarters were charged to the

new development and represent virtually out-and-out gifts to the rehabilitated structures. Further, since the management-maintenance functions will be performed out of Douglass Houses for both the rehabilitated and the new units, the authority has not had to test out the economics of keeping up units on a scattered site.

Here are some other advantages of the new-project-connected site: (1) the free space around the adjacent Douglass project (building coverage is less than 15 per cent) makes more palatable the extremely high building coverage on the site of the fixed-up units (at least 90 per cent); (2) the boiler plant in the new development serves the rehabilitated buildings, thus reducing the cost of maintenance and operation; (3) tenants of the rehabilitated buildings have access to all of the community facilities of the new project.

The Fixup Job

Rehabilitation work – in which both private contractors and authority maintenance employees participated – began last summer. Because, as noted above, both the buildings and the site had features that cut out some of the major jobs that otherwise would have been necessary, the rehabilitation work was limited to the following:

1–New windows were installed in the westerly walls – walls that previously had been party walls (installation made possible by the demolition of adjoining buildings) and about 50 defective windows were replaced.

2–Front entrances were modernized.

3–New roofs were installed.

4–All gas and electric meters were replaced with a master meter, since utility costs are included in rents.

5–New electric fixtures were provided in all public halls.

6–Heating plant was removed, since the new facilities are providing all heat and hot water.

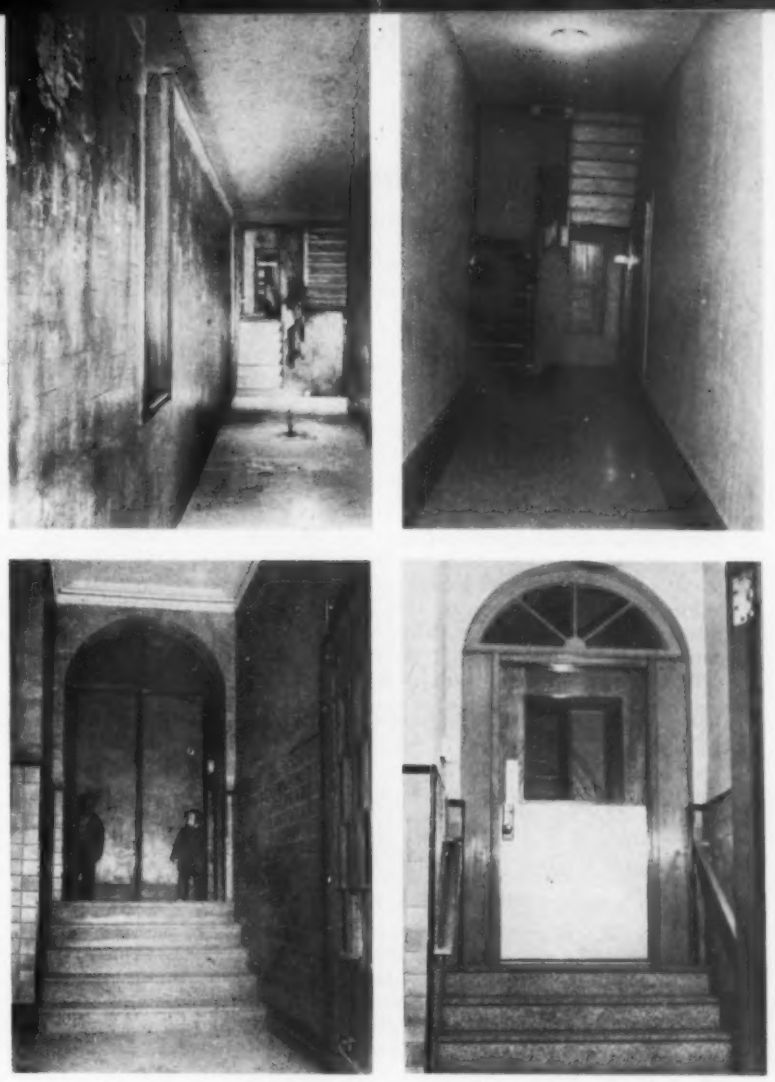
7–About 50 defective radiators were replaced and new traps and valves were provided throughout.

8–New letter boxes and buzzers were installed.

9–Areaways around the buildings were filled in flush with adjoining ground.

10–All wood floors were sanded and refinished.

(Continued next page)



"Before" and "after" scenes in NYCHA conversion job

TWO MORE PUBLIC HOUSING REHAB STORIES

The New York City Housing Authority, whose success with the use of rehabilitated apartment structures for public housing is described in the article on these pages, is not the only local authority to have come up with the rehab idea. Two more samples are presented below.

Philadelphia—The Philadelphia authority is going to try its hand at fixing up, for use as low-rent units, not apartment buildings as was the case in New York City, but single houses. The city council and the Public Housing Administration have already endorsed the plan and the authority has hired a special field representative to act as a kind of realtor in its behalf for the program.

Among the rules set up for the authority's "used-house" plan are the following: (1) that no more than 200 houses be included for the present time; (2) that no more than a total of $10,000 be spent for purchase and fixing up of any one house; (3) that no more than 20 per cent of the houses purchased for this first effort be in need of major alterations (defined as those needing more than $2500 worth of repairs); (4) that houses be acquired only through voluntary sale by the owner, or by auction.

What is known as Haddington—an old, almost all-Negro neighborhood largely made up of row houses—has been selected as the area in which to try out the plan. Housing authority staffers have spent considerable time working with residents of the area in order to alleviate any fears resulting from a lack of understanding of the program and, under the guidance of the city development coordinator's office, an active leadership program has been launched.

Chicago—It was around eight years ago that the Chicago Housing Authority came up with the idea of rehabilitating existing housing for low-rent units— it was CHA's idea to fix up smaller structures (e.g. two-, three-, or four-unit buildings) scattered in a neighborhood in which a new high-rise low-rent project was to rise. CHA's rehabilitation plans fell through, however . . . but for a pretty good reason.

Here's the story. In inspecting the site for the proposed low-rent project in what is now known as the Rockwell Gardens area, CHA hit upon its rehab plan—51 buildings considered to be structurally sound were going to be saved for public housing. About the time the plan got official approval, however, a new city housing code was enacted . . . and the code completely changed the picture.

As part of its plan, the housing authority (1) urged the buildings department to make intensive inspections of the buildings proposed for rehabilitation to see how they stacked up against the new code; (2) sent a community organizer and an architect (both paid out of state housing funds) to talk to the property owners, to explain what the inspectors were doing, to provide each with a list of code violations in their buildings, and to give advice. What happened was that the community organizer and the architect did their work so well that owners of 42 of the 51 properties that had been considered for public housing had whipped their buildings into shape before CHA could move very far ahead with its plans. That was the end of the rehab idea. CHA acquired the nine remaining properties: some were torn down for new public housing and two remaining buildings the authority hopes to dispose of by selling to displacees from new public housing sites.

11—New hardware was provided.

12—New gas ranges were installed in all apartments and all units also were supplied with electric refrigerators, many of which had been used in other developments.

13—The buildings were completely painted.

What the work produced, according to NYCHA's Commissioner Robbins: ". . . 59 attractive, well-ventilated apartments which, in one or two respects, are more desirable than those in the new buildings." In the buildings that got the rehab treatment, says he, rooms "are generally larger and the ceilings are 10 feet high, compared with 8 feet in the apartments of the new buildings."

The Costs

Bearing in mind the fact that, as noted above, certain of the facilities that are also enjoyed by tenants of the rehabilitated structures have been charged only against the new development, per unit costs of the fixup work, as compared to new construction at Douglass Homes, look like this (figures include all overhead, carrying charges, architectural work, etc.):

	Rehab *(per unit)*	New *(per unit)*
Land	$3729	$6553
Development	$3534	$11,967
Total	$7263	$18,520

Evaluation

As mentioned earlier, the housing authority considers its try at rehabilitation a success . . . but perhaps not so much a success as the cost figures above would appear to indicate.

The state division of housing also considers the experiment to have been a success in that it demonstrated that such rehab work could be done economically. But, like the authority, the division feels that any general conclusions would have to be qualified with some ifs, ands, and buts before applying them to another case. Joseph McMurray, while he was still state commissioner of housing, put it this way: "This [experiment] has demonstrated the value, economy, and feasibility of both public and private investment in housing rehabilitation under suitable conditions. I wish to stress suitable conditions, because all too frequently conditions are not suitable . . ." and the result, if rehabilitation were tried, would be failure.

Messrs. Mackelmann and Dunsmore

Julian Levi and Lawrence Cox

URA Commissioner Steiner

HOUSING CODE "TALK IT OVER" CONFERENCE REPORTED

"The neglect of many municipal governments to enforce (as well as to modernize) housing, building, health, and zoning codes and ordinances is close to a national disgrace. If continued, it can nullify a well-rounded urban renewal campaign. It can make it dangerously lopsided. Unless these codes are enforced to the hilt, we are in danger of firing our urban renewal dollars into renewal areas to no effective purpose."

The above remarks by Norman P. Mason, administrator of the Housing and Home Finance Agency, keynoted a two-day "Let's Talk It Over" conference for code enforcement officials sponsored by the National Association of Housing and Redevelopment Officials in Washington on February 3-4. The meeting was the first in NAHRO's history called exclusively for code officials. It drew an attendance of 120, representing some 40 cities, large and small, scattered from coast to coast.

The program was organized for two purposes: (1) to give code officials background information on the over-all urban renewal program and on where, and how, housing code enforcement fits into the picture; (2) to give code officials a chance to "talk shop" on the practical problems they encounter day to day in getting their jobs done, whether tied to renewal or not.

NAHRO's Redevelopment Section conducted the conference through its Committee on Rehabilitation and Conservation, headed by D. E. Mackelmann, consultant, Chicago Department of City Planning. Both NAHRO President John R. Searles, Jr., executive director, District of Columbia Redevelopment Land Agency, and Section Chairman Lawrence M. Cox, executive director, Norfolk Redevelopment and Housing Authority, were on hand at the meeting to offer NAHRO's services to code officials.

Program Participants

Four federal officials were on the program to give conferees a look at the total renewal program and to tell them how the federal government sizes up local governmental responsibility for the code enforcement part of the renewal job. *HHFA Administrator Mason* broke the ice for the conference on February 3 with the above statement. He was followed by *M. Carter McFarland*, director of the division of economics and program studies of HHFA, who talked about the code requirements of the "workable program" that localities in search of federal renewal aid must adopt. On the following day, *Richard L. Steiner*, commissioner of the Urban Renewal Administration, told delegates what URA is after in the way of local code programs. *Leonard J. Czarniecki*, director of URA's rehabilitation and conservation branch, wound up the conference with some sobering figures on the size of the neighborhood rehabilitation job.

Local officials who were on the program to get discussions started on specific subjects were: *Herbert J. Dunsmore*, public health engineer with the Allegheny County Health Department, Pittsburgh; *Donald F.*

Code conference report was edited by Alan Beals of the American Municipal Association. Reporters included Melvin Adams of the Washington, D. C. redevelopment agency; James Hibben of the Chicago city planning department; and Dean Swartzel, director of the Chicago Metropolitan Center for Neighborhood Renewal

Pictured at a code conference session are M. Carter McFarland of the Housing and Home Finance Agency; NAHRO President John Searles, Jr. of the Washington, D.C. redevelopment agency; and HHFA Administrator Norman Mason.

Hunter, assistant commissioner of buildings for Cincinnati; *Marshall A. Levin*, magistrate of Baltimore's housing court; *Emil A. Tiboni*, chief, housing hygiene and accident prevention section of the Philadelphia health department; *Talbot Wegg*, Seattle's urban renewal coordinator; *William L. Slayton*, vice-president, Webb & Knapp, Inc., Washington, D.C.

"Workable Program." Harking back to the 1954 housing act, which launched the urban renewal program, Mr. McFarland noted that, in the act, "Congress went so far as to say that no locality would be eligible for the various federal urban renewal aids unless that community was willing to mobilize its own resources for a continuous and comprehensive attack on urban decay. This is the so-called 'workable program' requirement."

Of the seven different types of local action required under the "workable program," Mr. McFarland said that in the more than four years since passage of the 1954 housing act, "the most progress has been made in adoption and improvement of codes . . . the least progress in code enforcement, citizen participation, neighborhood analysis, and administrative organization." He said that progress tends to become stalemated after preparation and development of a code. There is a reluctance, he said, to put the tools to work. The reason: fear of public resistance. But, he added, "Communities with good and active citizen participation have been able to move forward with stepped-up code enforcement without adverse public reaction."

When asked from the audience what standards HHFA applies in deciding on the adequacy of local codes and in measuring enforcement improvement, Mr. McFarland said there were no definite standards. On an individual, city-by-city basis, HHFA sets up incentives for steadily improved performance. The HHFA policy is to "nudge" localities toward locally accepted optimum goals. Discussion underlined the fact that it is possible for a community to pass the "workable program" test even though its applicable codes and ordinances would not be strong enough to upgrade a renewal area high enough to qualify for a federal renewal grant: implication being that strengthening codes and ordinances to qualify for federal *financial* aid would inevitably become the next step in the community's rebuilding drive.

URA and Codes. URA Commissioner Steiner put his comments in a larger setting than just housing code enforcement, emphasizing that he was talking about all those codes and ordinances that "are regulatory in character and find their authority in the general police power." He specified what he considered essential to the development of a good code program:

—A city should adopt a good set of codes and ordinances or perfect the ones it has. Codes should be reasonable from the standpoint of a property-owner who must comply; they should be stripped of frills designed to benefit special interests at the consumer's expense; they should be practical to enforce.

—The enforcing agency should be staffed with an adequate number of *trained* inspectors and enforcement officers.

—Any necessary legal actions should be brought in courts that understand, sympathize with, and will support the ideas and purposes of code enforcement action.

—Effort must be made to promote community understanding, popular support, representative backing for a soundly conceived, realistically planned, and aggressively directed law enforcement program.

Cost. To give the audience a sense of the national magnitude of the neighborhood conservation job, Mr. Czarniecki cited figures from a University of Miami report, which sets a cost of 27 billion dollars on the rehabilitation of nearly 7 million dwelling units by 1980. The cost figure is based on an estimate of $1000 to $4000 per unit. Mr. Czarniecki said the money to do the job is expected to come from personal savings, general credit sources, FHA Title I home improvement loans, FHA-insured loans. It is anticipated, he said, that some 4.5 million units will be upgraded using *non*-FHA insured loan sources. He said the use of FHA Title I loans is extensive—but limits on loan terms and the excessive interest rate (9.7 per cent, simple) indicate that such loans can not work for those owners with regular mortgage payments to meet.

Chicago Experience

An example of how code enforcement has been tied into renewal came from Chicago. At a luncheon session on February 3, Julian H. Levi, executive director of the South East Chicago Commission, addressed the group on the subject of "Code Enforcement—Catalyst in Urban Renewal." He said, "in all due modesty," that the city's record of code enforcement in the past four years has been notable. He paid tribute to Mayor Richard Daley for the "courage, the determination, and foresight" that had gone into making the program work. "I think all of us are aware," he went on, "that the political pressures involved in any code enforcement program are formidable and

often cause timid men to hesitate." He cited five innovations that the city has found effective:

1—Task force team inspection "to the end that official inspections be complete and thorough. I would be less than frank if I did not also report to you that the possibilities of corruption and fix are greatly reduced when the inspection team consists of seven or eight inspectors, including a corporation counsel..."

2—The city uses two sections of state law for the demolition of dangerous and unsafe buildings and the injunction to require compliance with building, fire, health, and safety standards. Appropriations for demolition activities in Chicago increased from $5000 in 1949 to one-half million dollars in 1959. The injunction section has been used not only to secure mandatory injunctions but, in addition, "Our courts have appointed receivers who have taken over the management of property, sequestered the income to provide for the repair of the premises, and, in some cases, receivers have been authorized to issue receivers' certificates, the lien of which takes priority over existing mortgages."

3—Publication of a "Mayor's List of Slum Properties." List, complete with address and name of owner, is made available to fire insurance underwriters, mortgage bankers, insurance companies. Result: many insurance policies have been cancelled; mortgages called; and, "what is of real importance, the community has learned that the city is in earnest about the observance of its laws."

4—"Great improvement" of the courts—substantial fines levied and upheld on appeal.

5—New housing code and enforcement ordinance; new zoning ordinance.

Full text of Mr. Levi's statement, which was very well received, is available on request to NAHRO.

Local Ideas That are Working

Out of the discussions came a whole series of ideas on how to meet various code enforcement problems, some of which are summarized below.

Compliance. Mr. Dunsmore reported that the Allegheny County housing code is patterned after the American Public Health Association model. After the first 10,000 inspections (there were 120,000 dwelling units county-wide not in compliance) 78 per cent complied to the code without legal action, the remainder demurred at compliance and most were taken to court. A fine did not prove a deterrent and, as a result, two new approaches were adopted. First, unfit dwelling units were "placarded." This method was successful because the action resulted in a vacancy or in the tenant's refusing to pay rent, thereby forcing corrective action. This method was applied to the most flagrant cases because of the dearth of relocation housing. Secondly, "publicity" was used: photographs were made of dwellings in violation and got either newspaper or television pick-up. Live television coverage was given some court cases. The social stigma that resulted encouraged many owners to enter into agreements to bring their properties into compliance. A special device: consent decrees are entered into between the health department and the owner, with owner agreeing to make necessary repairs within 60 days.

The Baltimore housing court gets some of its results via the "notoriety" route also. In Rochester, salesmanship has proved valuable: inspectors "selling" owners on code compliance—90 per cent of violators are said to respond to this approach. Los Angeles uses administrative hearings to abate nuisances and the city has the power to demolish a structure at the end of three months, at the owner's expense. Claim is that only 30 cases out of 2000 administrative hearings went to the courts. Philadelphia has established a municipal fund for removing property that the owner will not demolish, with provision for a lien on the property.

Citizen Participation. Two cities reported stepped-up code enforcement was direct result of citizen interest and demand—Cincinnati, where a citizens neighborhood council asked for immediate code enforcement rather than await designation as a renewal area; Detroit, where citizen participation resulted in a doubling of the code enforcement staff.

Financing. On the question of finding investment capital for rehabilitation, it was agreed that one

PRACTICAL ASPECTS OF REHABILITATION STUDIED AT NAHRO WORKING CONFERENCE

In the tradition of the old East Lansing conferences, good practical discussion was on the bill of fare for the NAHRO Redevelopment Section's Fourth Working Conference on Problems in Urban Renewal, held April 5-8 at the University of Wisconsin. Around 150 attended the sessions—a group that was large enough to get a good cross section of experience represented, yet small enough to permit the valuable kind of brass tacks discussions for which the working conferences are known.

Big item on the 1959 working conference program was rehabilitation. There were rehab sessions devoted to (1) a presentation of case studies (Mack-Concord in Detroit, Garden Valley in Cleveland, Clinton Park in Oakland, Livestock Show in Little Rock); (2) planning for rehabilitation; (3) government incentives for rehabilitation; (4) financing of private rehabilitation (covering Federal Housing Administration mortgage insurance programs, conventional financing, and special funds); (5) neighborhood organization for rehabilitation. Other sessions were devoted to a pro and con debate on the concept of noncash local grants-in-aid in the renewal program; the role of colleges and universities in the renewal process; the architecture of renewal.

Participants in the sessions included, in addition to local public officials, a delegation of federal housing officials headed up by Walter Rosenberry, deputy administrator of the Housing and Home Finance Agency, and Richard Steiner, commissioner of the Urban Renewal Administration; private renewal and planning consultants, redevelopers, mortgage bankers; representatives of citizen groups; and an associate editor of *Architectural Forum*.

A full account of the working conference will be carried in a later issue of the JOURNAL.

of the problems is the lack of organized home improvement contractors and the difficulty of attracting competent firms or groups with long housing experience into the rehabilitation business. It was suggested that special staffs were needed in FHA and URA to deal solely with the complex problem of rehabilitation—especially for expediting case handling.

Examples of what is being done to meet this kind of financing problem as well as others came out during the discussions:

—John Havens of Columbus, Ohio, is rehabilitating 200 units a year and making money.

—A neighborhood corporation in Cleveland proposes to sell shares at $10 to people in the neighborhood.

—Fight Blight funds in Baltimore and Wilmington.

—In Nashville, idea of a neighborhood cooperative has been suggested.

Coordination. The complex question of how to get the various municipal departments concerned with urban renewal, including code enforcement agencies, working together and coordinating their efforts, was cited by Mr. Tiboni as one of the major administrative problems being faced by municipalities today. "The tendency to think of code enforcement as something apart from urban renewal undertakings is to be deplored," he said.

Seattle's approach to the question was outlined by Mr. Wegg. He serves as the city's renewal coordinator, operating out of the mayor's office. He receives guidance and assistance from a nine-member urban renewal board, made up of the heads of city departments (school, transit, park) and a representative of a citizen organization known as SURE (Seattle Urban Renewal Enterprise). SURE gave the city its initial impetus to get into renewal and is still a very active force in the program.

Oakland's code enforcement program is tied into renewal through a department of urban renewal created to handle zoning, fire, health, and building code abatement actions.

Conclusion of the discussion was that the administrative problems peculiar to each city dictate the kind of coordinating device that will best meet the need.

THE NAHRO PRESIDENT'S CORNER

JOHN SEARLES SAYS . . .

In this month's President's Corner, you can read a part of the speech I made to the meeting of NAHRO's Southeastern Regional Council earlier this month. Three days before this meeting began in Savannah, Georgia, the special NAHRO Structure Committee, established to look into the organization and financing of NAHRO, met for a full day's session. It was the last meeting of that committee, which has been very ably led by our Vice-president, Ed Horwinski of Oakland, California. The committee made a report to the Board of Governors, which met on the Saturday and Sunday before the regional meeting began.

The Board adopted most of the recommendations of the committee and ordered that the constitutional changes required to put the recommendations into effect be submitted to our membership following our next annual meeting in Cincinnati in October. These constitutional changes will be submitted to you in a single package and you can vote whether or not you wish the constitution to be amended.

Actually, there are a number of detailed amendments necessary to carry out the two big changes that the Board of Governors has decided must be made if our Association is to continue to function effectively as the professional association for persons in our field and is also to remain solvent. The first change would place our annual meeting and election of officers on a two-year basis rather than on the one-year cycle that we now follow. The second change relates to our organizational structure and is designed to make our Association more responsive to the present needs of all its members.

Committee Study

The NAHRO Structure Committee has been working for the last few months studying the problems of our organization. The committee began with the basic fact that, under the NAHRO constitution, we are to serve the public officials at work in the field of housing and redevelopment — and others interested in the job that these officials do. The committee then took a closer look at just how these public officials function. Some are in local housing authorities; some in redevelopment agencies; others are engaged in the over-all urban renewal job, either in separate local agencies; in city governments themselves, or in the federal government. The more the committee studied what was actually being done by our members, the more it became apparent that the structure set up to facilitate the job of housing that NAHRO's founding fathers were engaged in 25 years ago needs to be something quite different today. There was no question in the minds of committee members that urban renewal means the *total* job that cities are doing to get rid of slums and blight and to make themselves better places in which to live. There was no question, either, that the various programs that comprise urban renewal cannot be effective in a vacuum but must be coordinated, interrelated, and interwoven into a single concerted effort. And there was agreement that a big segment of the urban renewal job is being done by people who logically belong in NAHRO.

First, there are those who administer local public housing and redevelopment programs; second (and these may be the same people as those in my first category), those who coordinate all the urban renewal functions of a city; third, those engaged in the enforcement of codes, as part of urban renewal programs. There are a good many other local officials who are also engaged in other phases of urban renewal; among them—city planners and highway officials. But they do not need NAHRO as a professional home because there are a number of national and regional associations serving their broad over-all interests. But the

structure committee did feel that NAHRO must serve those members of the urban renewal team who are engaged in public housing, in code enforcement, in redevelopment, in rehabilitation, in conservation and those who coordinate over-all urban renewal programs.

Now what does this mean in terms of NAHRO structure? The committee thought it meant that today our organizational machinery is obsolete and that we are not equipped to meet the needs of this new total program. We have the same organization that we had ten years ago, when we broadened our base from straight housing activities to take in the then new redevelopment function. We have a basket full of committees, some of which do the same thing, but which leave a number of areas uncovered. We have two "sections," the Redevelopment Section and the Technical and Maintenance Section, which are doing outstanding jobs for special interests within our Association. Our staff, however, is finding it increasingly impossible to service the many uncoordinated activities of the Association. And we are not quite making it financially.

So, we must take steps to become the urban renewal association of our country . . . or someone else will. We must give the services that present urban renewal programs demand and we must provide a professional home for those public officials or private citizens who are engaged in, or interested in, urban renewal.

Developing a way to meet this challenge was the job faced by our Vice-president, Ed Horwinski, and his committee. In appointing the committee, we were extremely careful to avoid special interests. No special committee, no section, no region, no chapter was represented as such. The members were chosen because they had open minds, a wide knowledge of NAHRO and its organizational structure; because they know the present trends in our field; and because they were thought to be largely uncommitted as to how NAHRO should be reorganized. We can be proud of the hard work this committee has done and of the statesmanlike proposals it has produced.

Three New Divisions

Under the proposed reorganization, sections will be no more. Instead, the Association will have three divisions, representing the three major activity sectors in which our members operate.

There will be a *housing division*, which will serve the interests of public housing—management, technical and maintenance, development — and such new areas of housing as housing for the aged and cooperative housing.

A second division will be called the *renewal division*, which will be concerned with redevelopment, rehabilitation, and conservation.

A third division will be a *codes division*, concerned with code making, inspection, and compliance.

Each division will be headed by a vice-president. These vice-presidents will not only understudy the president but will also be chairmen of the divisions' executive committees, which will carry on the main work of the divisions and will handle the federal-local relations that may be involved. The executive committee of the housing division, of which the vice-president in charge of the housing division will be chairman, will function as our federal-local relations committee in public housing (thus doing the job of your present Public Housing Policy Committee). The executive committee of the renewal division, which will be headed by the vice-president in charge of the renewal division, will serve as the federal-local relations committee for that division and will be doing the same job that the executive committee of the Redevelopment Section does now. The codes division, for which there is now no present counterpart, will have an executive committee also headed by a vice-president and it will perform federal-local relations functions as necessary.

Committees

There will be four committees reporting to the Board of Governors. Three of the four committees are existing committees on which members of our Association serve with members of other associations: (1) the International Committee, which has members representing the American Institute of Architects, the National Association of Home Builders, the American Institute of Planners, and others; (2) the Joint Committee on Housing and Welfare; and (3) the Research and Statistics Committee, which has the long-range, continuing function of dealing with such matters as the housing census. The fourth committee that is to report to the Board of Governors, the Resolutions and Program Policy Committee, will consist solely of members of the board and will be responsible for developing the annual program policy of the Association. It will also function as our resolutions committee. All other committees of the Association will report to the appropriate executive committees of the divisions and will be appointed by the respective vice-presidents.

Services

All individual members of the Association will be equally eligible for the services of all divisions, although some members' interests may lie in a particular division and they will want to work on the committees of that division.

Agency memberships will be established for both urban renewal and code enforcement agencies, just as they now exist for local housing authorities. Agency members will be related to the divisions and the services that agencies receive will be related to the type of agency membership they hold. For example, a local housing authority with an agency membership in the housing division will receive the newsletter and bulletins now being published for the subscribers to NAHRO's present Technical and Maintenance Information Service. Urban redevelopment agencies (which may also be the housing authorities) will receive the equivalent of our present Renewal Information Service material. An agency membership in the codes division will bring new services that NAHRO will develop for the field of code-making, inspection, and enforcement. A single local agency may have a membership in one, two, or three divisions.

Renewal Concept

It should be noted that, although the term "renewal" is used to describe the division that includes redevelopment, rehabilitation, and conservation, it is our intention that the term should be understood to include the activities of *all* the divisions and of *all* NAHRO operations. We expect that national and regional conference programs will be related to the broad interests of urban renewal as well as to the specific activities of the three divisions and that anyone attending a conference of the Association will be able to find subjects of interest.

Biennial Meetings

Another organizational change

(Continued column one, page 184)

New Maintenance Products

JOH-N1—BRUSH-ROLLER CLEANER

The *Jet* borrowed something from the spin laundering idea: a mechanical paint brush-roller cleaner, it's said to spin tools free of paint in quick time, with little effort. *Jet's* clean-up feats, coupled with savings in brushes rescued from deterioration, quickly pay for the unit's low cost, says the manufacturer.

Powered by any ¼-inch electric hand drill, the *Jet* works the same on both brushes and rollers. Gripper fingers open up to grasp the brush handle, as illustrated above—or, in the case of a roller, fingers are positioned around its middle. Then the tool is locked snuggly via a screw-down locking cone and the *Jet* is attached to the drill. Next step is to immerse brush or roller in cleaning solvent and squish it around to loosen paint. Finally, using a large-enough carton or container, the tool is lowered into the receptacle, the drill is started up . . . and in minutes, the *Jet* spins the painting tool into a clean and pliable condition.

Rustproofed with a zinc coating, the *Jet's* construction is said to be such that there are no parts to get out of order.

JOH-N2—ANTI-RUST PAINT

Some 20 years of experimental rust-fight research is the qualifying background claimed for *Apex Anti-Rust Paint*. It battles condensation; requires no surface preparation; stops rust formation; resists temperature changes, gases, chemicals, salt water: these are all its claims to fame. The paint's secret: "exclusive penetrating oils," said to cut right through moisture and rust to the bare metal surface to produce outstanding rustproofing results.

According to the paint maker, the paint-oil treatment faces up to two big obstacles in rust prevention . . . namely condensation and continual rust formation. Wet metal surfaces prevent the adhesion of ordinary paints, while moisture and old rust combine to gnaw further into metal. The paint licks problems this way: oils penetrate through condensation to cause the paint to adhere to base metal and form an air-tight, moisture-proof seal that's said to prevent rust for years. Also, the word is that oils absorb rust particles into the paint pigment to produce a durable, glossy finish. *Apex Anti-Rust Paint* is made for indoor and outdoor use and rustproofs with a single coat applied by brush, spray, or roller. The paint is available in three colors, aluminum, and clear, and covers 400 to 500 square feet per gallon.

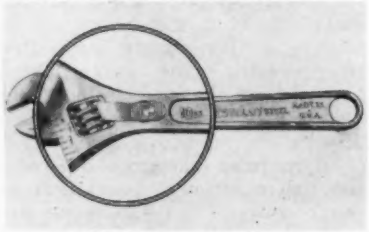
JOH-N3—PERMANENT BRUSH HOLDER

Toss out and replace worn-out brushes, keep the holder . . . save money. That's one beauty of the *Industrial Fleet Brush:* a combination wall washing-rinsing rig that features a lifetime brushholder that takes on brush replacements easily via slide-in bristle strips. Other features: fingertip water control through the hollow handle and—available at extra cost—a hydraulic sudser that permits quick changes in sudsing, rinsing.

Mainstay of the *Industrial Fleet Brush* is maintenance economy, states the manufacturer. Reasons: the brushholder, constructed of aluminum and protected against nicks and scratches by rubber "bumpers," has three rustproof channels to allow for low-cost replacement of brushes. Also, the holder can be quickly adapted to a variety of washing jobs by simply sliding in different bristles: horsehair, horsehair blend, palmyra, etc.

Other unit components include a basic 4½-foot, extra-heavy gauge aluminum handle with a built-in water regulator, shut-off valve. The sudser fits onto the handle and holds one pint of detergent; detergent flow can be cut off automatically for rinsing down surfaces. Brushholders are available in 8-inch and 11-inch sizes; extra 3½-foot handle extension lengths are also available.

JOH-N4—LOCKING WRENCH

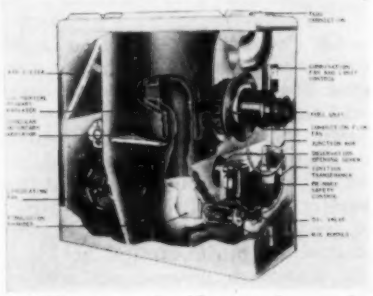


Crestolock is a trim, slim crescent wrench that's claimed to have more features than a cat has lives. Fine wrench points include jaws equipped with scale markings for presetting them to any-sized nut—helpful when working in cramped quarters. Then there's a jaw locking mechanism that works from either side of the wrench. Drop the tool, slide it across floor or workbench and the jaws remain securely locked until released by using the thumb of either hand. Also featured in the *Crestolock:* simple construction so that there are no complicated mechanisms or tiny parts to break or get lost.

Careful testing, engineering, and functional design are behind the tool's success story, states the firm. Result is a chromium-plated wrench made so that all stresses in use fall on parts designed to withstand them. The *Crestolock* has no projections to break off, its operation is simple, and it's ruggedly constructed. Wrenches come in 8-, 10-, and 12-inch sizes and 15/16-, 1 1/8-, and 1 5/16-inch jaw capacities.

New Construction Products

JOH-N5—HIGH-EFFICIENCY FURNACE



"The most significant advance in heating equipment since the development of modern oil heating. . ." That's what is said of the *Custom Mark II*: an oil furnace designed to service heating needs of both single- and multiple-dwelling units. Specifically, what's claimed are: (1) fuel savings of up to 33 per cent over conventional units; (2) no soot, no smoke; (3) low maintenance; (4) healthy, comfortable heat; (5) trim, modern design.

The fuel saving accomplishment of the *Custom Mark II* is said to be due mainly to the "unusually efficient" combustion of fuel oil. Reason is that the unit does not use the conventional gun-type burner arrangement. Instead, a special combustion flow system draws fuel and air through the burner, using mechanical draft under precision control. Mechanical draft rather than chimney draft also makes it possible for the unit to work equally well under all chimney conditions. In new installations, all that's required is a small exhaust vent to the outdoors. Fuel savings are also credited to the furnace's high heat absorption by its clean heat transfer surfaces . . . and its very low heat loss during "off" periods.

Because of the complete combustion of fuel, soot and smoke are eliminated—even at the start of burning cycles. Result is reduced furnace maintenance. As to the claim for healthy, comfortable heating: design of the fuel injection system and a highly sensitive thermostatic control are said to provide faster firing cycles and closer temperature limits than are possible with conventional units . . . leading to greater living comfort.

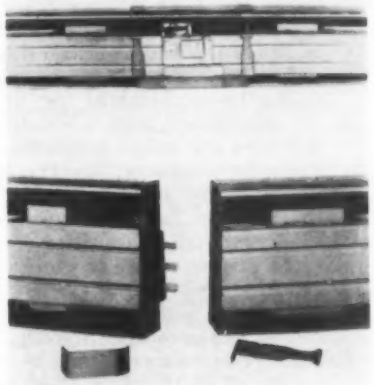
Trim and neat in appearance, the furnace and burner and controls are enclosed in a heavy-gauge steel cabinet finished in baked blue-green enamel. Ten models are available: four are vertical, six are horizontal. The latter have capacities of from 85,000 to 160,000 BTU per hour; horizontal units have an output of from 84,000 to 250,000 BTU per hour.

According to the manufacturer of the *Custom Mark II*, all models in the series are listed by Underwriters' Laboratories, Inc., and all units are said to be fully protected by electrical limit safety switches. The switches work to provide safety in furnace operation at all times and prevent the unit from operating under conditions of mechanical malfunction.

JOH-N6—PLUG-IN PERIMETER HEATER

Here's another approach—this one electrical—to supplying home heating needs: a safe, plug-in type *Electric Convection Perimeter Heater*. Economies hailed result from its low-wattage consumption; simple, fast, low-cost installation; elimination of bulky fuel storage and facilities. Moreover, the heating system can be tailored to existing room perimeters . . . hence it's ideal for use in rehabilitation housing; easy unit hookup eliminates breaking into walls to install piping runs, ventilators.

Known as the Meier Tandem 500, the *Electric Convection Perimeter Heater* is made up of three



basic components. These are a thermostat or starter section, heater sections—as many as are needed for the perimeter of rooms—and inside corner sections. The electrical connection to the system is made through the starter section; other elements plug into each other as they are secured to walls. Completely wired at the factory, there are no parts to assemble during installation.

Underwriters' Laboratory-approved, the heater is rated safe for small children who may come up against units: outside surface temperature of sections is 113 degrees Fahrenheit. The thermostat maintains floor temperatures at a 2 degree differential. As to operating cost: the system has a per-foot requirement of 143 watts.

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TRAINING IN APPRAISING HOUSING QUALITY SET FOR YALE, JUNE-JULY

A five-week study program this summer at the Yale School of Medicine will lead to certification of students to use the American Public Health Association's housing quality appraisal technique (see June 1958 JOURNAL, page 189). Training in the APHA method is to be combined with a seminar on the hygiene aspects of urban renewal. Program dates are June 22 to July 24.

The combined approach—linking housing appraisal training to urban renewal—marks the first such APHA program offered, ". . . developed after a decade of experience in housing training activities and urban renewal. . ." Emphasizing the renewal tie-in was the selection of New Haven as the training site: the city was recognized as a "front-runner" in renewal and as a community that can offer, in conjunction with Yale, training facilities geared to city-rebuilding activities. New Haven, Yale, and the communicable disease center of the United States Public Health Service are co-sponsoring the event.

Training is divided in two parts: the initial three weeks will consist of concentrated study on the use of the appraisal technique; two weeks will then be devoted to a "Seminar on Administration of Hygiene of Housing Programs in Urban Renewal." Completion of the entire program qualifies trainees for certification in the APHA technique. Seminar subjects up for study include: housing problems, housing legislation; housing, planning relationships; interpretation of the "workable program"; public health in renewal; codes; economics of rehabilitation; citizen participation in housing programs. Also: relocation housing; minority housing; public housing; social welfare programs; aspects involving the elderly and handicapped.

Tuition, including materials, is free; enrollment is open for the entire course, or either of the two parts. Apply: Housing Hygiene Seminar Coordinator, Department of Public Health, Yale School of Medicine, 310 Cedar Street, New Haven, Connecticut.

CITY NEWS—

(Continued from page 162)

going on in city hall. As another part of the educational campaign, a central information center is to be established by the council and counseling service will be available to all property owners.

PHILADELPHIA CITIZENS TAKE INITIATIVE IN AREA FIXUP PLAN

Just last month announcement came from Washington, D. C. that Philadelphia's Powelton Village area, on the way to becoming a full-fledged nonassisted renewal project, had been made eligible for Federal Housing Administration Section 220 mortgage insurance. While the announcement was in the category of good news for Poweltoners, it was, nevertheless, something of an anticlimax. The reason: Powelton Villagers have for more than three years been engaged in a do-it-yourself program that, despite problems, has been making steady headway toward the goal of rescuing from blight the neighborhood they call home.

The fight to save Powelton Village probably could be said to have started with the organization around three years ago of a corporation that became known as the Powelton Village Development Associates. Participants were people of the neighborhood, some of whom had had experience with a small cooperative. What the corporation proposed to do: invest money in selected properties in the village neighborhood; rehabilitate the properties; rent or sell them on an open-occupancy basis.

From all reports, the corporation has been doing precisely what it set out to do. As of today, the JOURNAL has been told, the corporation, with no government agency involved, has raised over $105,000 capital and has renovated some $700,000 worth of property; it has sold single-family homes to some 20 families; and it manages six houses that were fixed up for small investors. Report is that there is at present 100 per cent occupancy in corporation buildings . . . plus a waiting list.

But there is more to the corporation's success story: the activity has stirred up the citizenry, businesses, and institutions of the neighborhood to even bigger and better things. Some examples are listed below.

—The Powelton Neighbors, a vigorous resident association with several hundred members, has been waging a determined fight to improve the social and cultural environment of the neighborhood, as well as its appearance. Some of the results: a baby-sitting cooperative; a cooperative nursery school; instrumental music groups; art classes; discussion groups; community suppers; combined efforts to encourage voluntary home improvements; a successful fight for stricter zoning in the area; a successful campaign to get a new school for the neighborhood.

—Drexel Institute and the University of Pennsylvania—both with campuses within walking distance of the Powelton neighborhood—are investing time, money, and talent toward improving their own facilities as part of the over-all urban renewal plans for the area.

—Morris Milgrim, private builder known for construction of interracial housing elsewhere, got interested enough in what was going on in Powelton Village to rehabilitate nine structures for resale.

With status as a full-scale nonassisted urban renewal project, Powelton Village stands to move ahead even more quickly toward its goal of becoming a desirable neighborhood in which to live: the city and local money men have gotten into the act. The city will use code enforcement procedures to get the few property owners who haven't yet been won over by other means to fix up their holdings and the Philadelphia Clearing House Association in April set up a committee of bankers to work out a plan whereby home fixup financing would be easier to come by.

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PRIME AND PERTINENT

Prepared by Marion Massen

IN THE OLD DAYS PEOPLE WORRIED about the "mellerdrammer" villain *foreclosing* the mortgage. Today, urban re-doers working toward the rehabilitation of declining neighborhoods have to worry about *getting* a mortgagor for properties that appear to have a risky economic future. Just what the hard economic facts are on "the real estate market in an urban renewal area" have been somewhat difficult to pin down. But Dr. Chester Rapkin's newly published study by that title (see listing), which was ordered by the New York City Planning Commission to help decide the feasibility of Manhattan's West Side Urban Renewal project, should throw sharp and realistic light on similar middle-aged urban neighborhoods elsewhere.

The Rapkin study, made by a team of economists, statisticians, and real estate specialists through analysis of financial records; tenant and landlord interviews; and consultation with more than 100 real estate operators, bank officials, and mortgage brokers, found these facts: (1) Almost complete termination of new construction in the urban renewal area, the greatly increased population being accommodated by conversions and divisions of space. (2) A drying-up of institutional mortgage money, signifying higher borrowing costs for property owners who must get funds wherever they can. (3) Turnover of much of the property to realty corporations and two-party owners, with less and less buying by estates and individuals—normally the desirable long-term type of investor. (4) Rate of turnover approximately twice as high as in Manhattan as a whole. (5) Growth of absentee ownership—from 54 to 72 per cent. (6) Faster increase in public service expenditures for the area than for the city as a whole, but a concomitant reduction in tax revenues.

Though hardly a sunny picture likely to attract mortgage money freely, the prospects for the middle-aged neighborhood were not found discouraging by the Rapkin team (Manhattan's West Side has become an urban renewal project). The big job in terms of upgrading in the study area—and elsewhere—says Mr. Rapkin, is to persuade property owners to renovate their buildings despite their apparently increasing devotion to high short-term returns. (Current rate of cash return on the West Side properties, after debt service, as a percentage of equity ranged from 11 to 24 per cent on the basis of reported records; from 23 to 42 per cent according to real estate manager estimates.) Tools for promoting rehabilitation recommended by the report should include special attempts to enforce the city's occupancy laws, which will, among other benefits, reduce the return to landlords deriving part of their income from over-occupancy and thus make them more amenable to participating in renewal; special efforts and incentives to cooperating property owners, such as government-guaranteed loans and tax concessions; special attention to the rooming-house operator, who is least likely to participate in rehabilitation voluntarily . . . and, of course, demonstration by the city of its good intentions by elevating the quality of public services.

A value of the study beyond its findings and recommendations is that it can serve as a guide for similar housing market research in rehabilitation areas of other cities. The statistical charts and tables demonstrate how public records on taxes, assessed values, property prices, gross rent and income figures, etc., can be converted into the facts needed to help decision-making on an urban renewal area.

NEW FROM NAHRO

LOCAL AUTHORITY LETTER No. 132: NAHRO's Public Housing Policy Committee Is to Meet; Last Chance for Cities of 50,000 and under to Order Block Statistics Taken in 1960 Census. March 23, 1959. Agency member service. National Association of Housing and Redevelopment Officials, 1313 East 60th Street, Chicago 37, Illinois.

PUBLIC RELATIONS TIP No. 69: SOMETHING TO REMEMBER IT BY: Catchwords and Catchy Symbols to Fix Urban Renewal in People's Minds. April 1959. Agency and RIS subscriber service. Additional copies free on request by agency member personnel. National Association of Housing and Redevelopment Officials, 1313 East 60th Street, Chicago 37, Illinois.

URBAN RENEWAL

THE REAL ESTATE MARKET IN AN URBAN RENEWAL AREA: Tenure Ownership and Prices of Residential Real Property in a Twenty-Block Area of Manhattan's West Side, by Chester Rapkin. 1959. 139 pp. $1. New York City Planning Commission, 2 Lafayette Street, New York, New York. (See introduction.)

THE CHANGING ECONOMIC FUNCTION OF THE CENTRAL CITY, by Raymond Vernon. 1959. 92 pp. $1. (Schools, libraries, and organized study groups may request up to 10 copies free.) Committee for Economic Development, 711 Fifth Avenue, New York 22, New York.

A gloomy theory that the neighborhoods that ring the downtown central city—referred to as "gray belt" areas—stand little or no chance of revival as a place to live: middle-income families will continue to "flee" to suburbia and industry and jobs will follow. Suggested economic role of the central city: perhaps an "island of office workers"; communication center for specialists; small plant sites. At NAHRO's Redevelopment Section workshop in Madison last month (see page 177), the commissioner of the Urban Renewal Administration disputed this theory. He said "futility" talk about the gray areas is not justified . . . "we are at the threshold of tremendous break-through in know-how for dealing with older blighted areas."

ROYAL OAK TOWNSHIP GENERAL DEVELOPMENT PLAN FOR RENEWAL. Prepared by Geer Associates, Planning Consultants. 1959. 25 pp. For further information, refer to: Housing Director, Royal Oak Township, 10340 West Eight Mile Road, Ferndale 20, Michigan.

Well-put report any citizen or official can understand outlining plan and time schedule for full-scale, entire renewal of a community of 10,000 that grew up after World War I on the northern edge of Detroit. A six-year capital improvement program is envisaged as method of meeting local share of urban renewal project expenditures. Rehabilitation of 500 properties by cooperation of owners is planned; team-administration of housing code proposed. This is the community that has set up "renewal accounts" in Detroit banks to provide sources of money and credit for families involved in rehabilitation (see October 1957 JOURNAL, page 342).

URBAN RENEWAL IN PITTSBURGH, by J. Stanley Purnell (speech before Real Estate Board of Greater Baltimore and the Fight-Blight Fund, Inc., February 27, 1959). Copy free on request to ACTION-Housing Inc., 1 Gateway Center, Pittsburgh 22, Pennsylvania.

A history and current run-down on "citizen participation" in Pittsburgh's renaissance in terms of efforts of business and industrial leaders. Should spark imagination and excitement for downtown and city-wide renewal in other cities as yet unawakened.

HOUSING CODES

LOCAL REGULATION OF HOUSING CONDITIONS IN CALIFORNIA, by John F. McCarty. 1958. 53 pp. and appendix. $2.50. Bureau of Public Administration, University of California, Berkeley, California.

Report of survey of housing ordinances and enforcement programs in 216 Cali-

fornia cities large and small, with a review of state government activity, in California and other states, toward fostering local minimum housing standards. Study was made to determine need for tightening effectiveness of California state housing act. It was found that there were few actual local codes in effect for regulation of existing structures, though state "blanket" enabling legislation was on the books. Recommended: realignment of state-local administrative organization for enforcement and broadening of standards coverage to highly populated unincorporated areas. Under 1957 California legislation, municipalities wishing to adopt more stringent standards than are provided in the state act are permitted to do so.

PRESIDENT'S CORNER—

(Continued from page 179)

recommended by the committee and by the Board of Governors is to put the national conferences of the Association on a biennial basis. The election of officers and Board of Governors will also take place (if the proposal is adopted) every two years instead of every year as at present. In off-years, the Association will conduct working conferences similar to those that have been held this year on codes and urban renewal (see pages 175 and 177), which have been most successful. It is expected that there will be working conferences at least every other year—probably more often—in the fields of housing, renewal, and codes. The working conferences will be planned by the executive committees in the three divisions.

The Board of Governors feels that putting our national conference on a biennial basis will strengthen the regions and the chapters, because it will lessen the competitive demands on the time and travel budgets of members of the Association. It should make it possible for more members to attend regional conferences and to give more time to chapters. It should also ease the competition for exhibitors. Finally, the biennial meeting will permit our staff to be free for other necessary activities of the Association.

All in All . . .

All of the above constitutes the Board of Governors' program for adjusting our Association to meet the needs of the evolving program of urban renewal. As noted earlier, the changes will be embodied in proposed amendments to the NAHRO constitution and will be sent to you this fall for a vote.

The possibility of changing the name of the Association was also considered but a decision to include such a change in the current proposals was postponed. Perhaps ideas for a name change should be thought about by our members. One name suggested: Urban Renewal Officials of America (UROA). The Board's decision not to recommend a new name at this time was made on the theory that the major changes in internal structure recommended are enough for all of us to digest at this time.

Personally, I believe that the proposed changes can put us a big step forward and I heartily recommend your approving them. I sincerely believe that we have reached a point where we must either break up into a series of small associations or that NAHRO must grow in concept, in services, and in philosophy to meet the needs of professionals in the field of urban renewal, in and out of public office.

In an earlier column, I suggested letters to the editor. It is my sincere hope that our members who read this column or hear discussion of the proposed changes in our Association's structure will send their views to the JOURNAL. It's time for decision. The Board's proposal is before you. Let us know what you think about it.

John R. Searles, Jr., May 1959

Personnel Exchange

POSITIONS AVAILABLE

A95—Renewal Planner

Madison, Wisconsin is recruiting for a community planner to take charge of planning future urban renewal projects. Requirements: degree in city planning or related field; a minimum of three years' experience, one of which must have been in a responsible supervisory capacity. Salary: $6600 to $8328. Apply: Personnel Department, 404 City-County Building, Madison 9, Wisconsin, by July 1, 1959.

A96—Renewal Planner

The District of Columbia Redevelopment Land Agency has available a position as urban renewal project planner, a key position in Washington's renewal program. Job involves the various phases of development of renewal projects and their execution. Specific duties: liaison with the local planning commission, district commissioners, housing authority, and the Urban Renewal Administration. Qualifications: master's in public administration, city planning, or equivalent; experience in public administration, municipal government, and/or urban renewal. Candidates must qualify in accordance with Civil Service Announcement No. 140, available at any post office. Salary: $7030 to $9890. Apply: Comptroller, District of Columbia Redevelopment Land Agency, 919—18th Street, N.W., Washington 6, D. C.

A97—Renewal Administrator

Dayton is seeking an urban renewal administrator to head up its 13 million dollar renewal program in East Dayton. Involved are 750 acres—70 for clearance, the balance for rehabilitation. Job responsibilities include acquisition and disposal of substandard properties, relocation, site improvement, redevelopment, other administrative duties. Job requirements: knowledge of federal program regulations, ability to work well with businessmen, citizen groups, in executing the program. Qualifications are a degree in law, planning, engineering, or architecture; eight years' experience in public administration. Salary starts at $10,036, goes to $10,808 after three years. Apply: Robert A. Flynn, Planning Director, Municipal Building, Third and Ludlow, Dayton, Ohio.

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